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AUTHOR Farnan, Mary Leahy  
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## ABSTRACT

This document, which is intended to assist aspiring entrepreneurs wishing to establish a microenterprise, describes the federal programs that are available to assist entrepreneurs. The introduction provides an overview of the Interagency Workgroup on Microenterprise Development, which was formed by seven federal agencies to encourage continued development of microenterprise in the United States through policymaking, support, technical assistance, and funding for microenterprise programs. The next section presents overviews of 13 programs offered by the following federal agencies: (1) Department of Agriculture; (2) Department of Commerce (3) Department of Health and Human Services; (4) Department of Housing and Urban Development; (5) Department of Labor; (6) Department of the Treasury; and (7) Small Business Administration. The programs profiled in the overview include programs targeted toward the following groups: residents of rural areas; minority group members; low-income individuals; refugees; and women. Next, services available from six regulatory agencies are detailed. The final section presents case studies of programs offered by eight federal agencies. Each case study includes the following items: program contact information; program overview; program results; key players and their contributions; funding sources and uses; and special considerations. A primer of microenterprise terms and list of regional and local contacts are appended.  
(MN)

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**A joint effort  
of the  
Interagency  
Workgroup  
on  
Microenterprise  
Development**



*Crossing the Bridge  
to Self-Employment*

**A Federal Microenterprise Resource Guide**

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Front cover:  
Ms. Nellie Frierson (right),  
owner of Pearl's Braid Shop,  
South Nashville, Tennessee.  
(see page 52)



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Mary Leahy Farnan, FDIC Counsel, was the primary coordinator and author of this work. It is through her talent and unfaltering dedication that this publication was completed.

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## Contributors

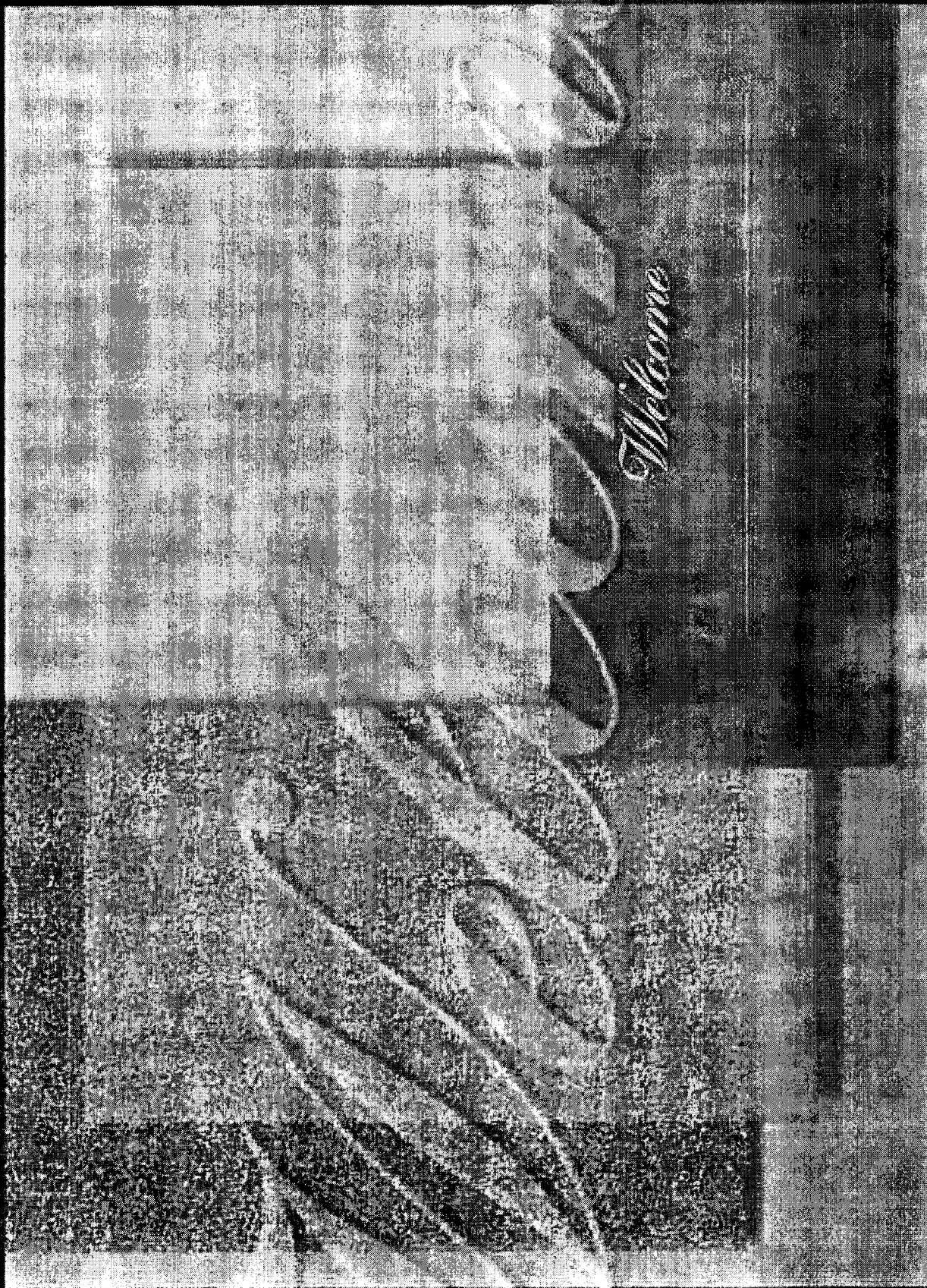
*Individuals involved with micro-enterprise programs at both the federal and local level enthusiastically provided substantial amounts of information about their programs for this publication to ensure that it would be a comprehensive and worthwhile resource. The intermediaries were a vital link in getting the story from the microentrepreneurs. A special thanks is extended to all microentrepreneurs - those who generously allowed their story to be told and others. Their drive and determination are the foundation of the success and growth of micro-enterprise programs at every level. The contributions of the persons listed below are gratefully acknowledged. Their time and energy made this publication possible.*

<b>Board of Governors of the Federal Reserve System</b>	<b>Office of the Comptroller of the Currency</b>	<b>United States Department of Commerce</b>
<b>Lucinia Mundy</b> Community Affairs Specialist	<b>Maurice Zettler</b> Program Coordinator Community Development Lending	<b>Erin Butler</b> Marketing Associate Office of Communications and Marketing
<b>Federal Deposit Insurance Corporation</b>	<b>Office of Thrift Supervision</b>	<b>Traci deWid</b> Economic Adjustment Specialist United States Department of Commerce
<b>Marjorie Bradshaw</b> Senior Writer-Editor	<b>Louise Batdorf</b> Program Analyst	<b>R. Michael Diemer</b> Executive Director Cooperative Business Assistance Corporation
<b>Sam Collicchio</b> Visual Information Specialist	<b>Sonja White</b> Coordinator National Community Affairs	<b>Philadelphia Regional Office Staff</b> Economic Adjustment Division
<b>Elaine Drapeau</b> Community Affairs Specialist	<b>United States Department of Agriculture</b>	
<b>Mary Leahy Farnan</b> Counsel	<b>William Hagy</b> Deputy Administrator Rural Business Cooperative Service	
<b>Maunel Palau</b> Counsel	<b>Ginny Marino</b> Director Department for Economic Advancement YWCA of New Castle County	
<b>Federal Housing Finance Board</b>	<b>James E. Waters</b> Director Community and Business Programs	
<b>Roberta Youmans</b> External Liaison Office of Communications		
<b>National Credit Union Administration</b>		
<b>William Berens</b> Special Assistant to the Director Office of Community Development Credit Unions		
<b>Joy Cousminer</b> Treasurer/Manager Bethex Federal Credit Union		

1. **20000**  
 2. **10000**  
 3. **50000**



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DEPARTMENT OF THE TREASURY  
COMMITTEE ON THE DEPARTMENT OF THE TREASURY  
ADMINISTRATIVE REPORT



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Office of Management and Administration

Over the past eight years, the United States has achieved significant progress in the field of international development. This progress is the result of the efforts of the United States Government, the private sector, and the people of the United States.

The United States has been a leader in the field of international development. This leadership has been based on the principles of democracy, freedom, and the rule of law. The United States has been a strong supporter of the United Nations and other international organizations.

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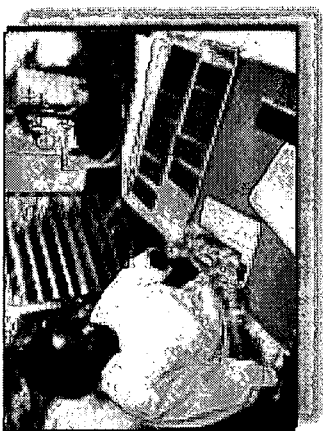
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## Introduction



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The concept of 'microenterprise' development has its roots in the recognition of a previously untapped market - skilled or motivated individuals who could provide desired services to the public but lacked access to traditional forms of credit and, in many cases, business and financial expertise. The microenterprise theory is simple - loan these individuals small amounts of money for business start-up costs, make the loan terms affordable, and give them business training and support. This formula has proven to be a success. Many individuals have borrowed as little as \$50 to \$500 for equipment or raw materials, learned basic accounting and bookkeeping skills, and successfully launched their own self-supporting small business.

Today the term 'microenterprise' is commonly used to describe a business with up to five employees, which requires \$25,000 or less in start-up capital, and does not have access to the traditional commercial banking sector. Many aspiring microentrepreneurs have little formal business training and varying levels of education. Thus, the training and technical assistance provided by microenterprise programs can often be the biggest factor in the success of a new business. In addition, microenterprise programs offer access to credit either directly or by forming partnerships with community organizations such as banks and financial intermediaries that offer loans and financial products. Microentrepreneurs gain access to markets through marketing, sales concepts, and networking, which are vital to the success of their business. Finally, business counselors continue to work with

entrepreneurs to evaluate the development of their microenterprise and keep it on the road to growth and success. This combination of strategies has resulted in the empowerment and self-sufficiency of thousands for whom access to financial capital had previously been extremely limited.

While the first microenterprise lending pioneers operated in developing countries, microenterprise strategies have also proven to be effective in the more developed U.S. economy. Micro-entrepreneurship may provide full-time employment for those in poorer urban or rural communities, or a part-time income supplement for low-wage jobs. Successful American microentrepreneurs include retailers in ethnic communities who provide specialized goods, artisans and craftsmen, individuals who provide personal or business services, and a variety of businesses in isolated urban or rural communities where few products are readily available.

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The federal government's recognition and support of the microenterprise model has helped spur the growth of microenterprise programs across the United States. Federal agencies have been able to assist individuals through community-based organizations that provide microloans and training to microentrepreneurs. These federal agencies, forming the Interagency Workgroup on Microenterprise Development, encourage the continued development of microenterprise in America through policymaking, support, technical assistance and funding for microenterprise programs. This publication illustrates how the federal programs are implemented and how aspiring entrepreneurs can access resources.

Seven agencies in the Interagency Workgroup on Microenterprise Development offer funding programs and/or resources that target a specific segment of the microenterprise population based on the overall mission of the agency. The agencies are:
<b>United States Department of Agriculture</b>
<b>United States Department of Commerce</b>
<b>United States Department of Health and Human Services</b>
<b>United States Department of Housing and Urban Development</b>
<b>United States Department of Labor</b>
<b>United States Department of Treasury</b>
<b>United States Small Business Administration</b>

Six other agencies in the Interagency Workgroup on Microenterprise Development regulate the nation's financial institutions:

#### **Board of Governors of the Federal Reserve System**

#### **Federal Deposit Insurance Corporation**

#### **Federal Housing Finance Board**

#### **National Credit Union Administration**

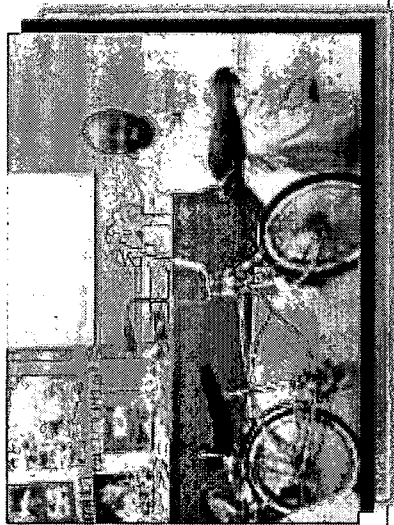
#### **Office of the Comptroller of the Currency**

#### **Office of Thrift Supervision**

These regulatory agencies provide training and outreach programs. They encourage and enable financial institutions to become active partners in microenterprise programs at the local level. The National Credit Union Administration is unique among these regulatory agencies in that it is authorized to make loans and grants to its member institutions. These agencies' policies and community development programs promote and support the continued participation of financial institutions in microenterprise development.

The Program Overviews section of this publication describes the work of each agency in the microenterprise effort. The focus of each program is explained and





an outline of applicant eligibility requirements is provided. In some cases the federal funds reach individuals through intermediary organizations. In those situations, persons interested in learning more about a program at the local level can obtain additional information by calling or writing the contacts listed in the Appendix of this publication.

Access to loans and grants is only part of the microenterprise story. Education and technical assistance are also integral components of microenterprise programs. Many microenterprise programs offer training in critical business skills such as budgeting, basic bookkeeping, tax preparation, business planning, marketing and advertising. Some microenterprise programs provide assistance in the loan application process.

This training and assistance may be provided through one-to-one counseling, classroom sessions or through peer group exchanges. Participants in microenterprise programs are often required to successfully complete such business-related courses in order to secure approval of a microloan. Microentrepreneurs generally receive continued technical support beyond the initial stages of their business development as they strive to expand their business.

The Case Studies section of this publication provides accounts of aspiring microentrepreneurs in cities and towns across America who have benefited from microenterprise programs supported by federal agencies. The programs, the people and the pride in their accomplishments are real. These stories confirm the effectiveness of microenterprise as well as the spirit of partnership and cooperation which often develops between the microentrepreneur and those who contribute to his or her growth in the business world.

The Corporation for National Service and the United States Agency for International Development (USAID) are also member agencies in the Interagency Workgroup on Microenterprise Development. Although they make important contributions in the microenterprise field, their mission is outside the scope of this publication. The Corporation for National Service recruits and trains the Volunteers in Service to America (VISTA), some of whom may ultimately work in a microenterprise-related project. The work of the VISTA volunteers is highlighted in the Case Study provided by the National Credit Union Administration. USAID is active exclusively in the international microenterprise arena.

The federal agencies participating in the Interagency Workgroup on Microenterprise Development hope the information and resources in this publication will contribute to the continued growth of domestic microenterprise programs. Potential microentrepreneurs may find an avenue to pursue their dream of owning their own business. Community-based organizations, financial institutions and support groups – from non-profit concerns to individuals with business-related skills – may find they can assist in the training and mentoring of aspiring microentrepreneurs. The contacts listed in this publication, both at the Washington, D.C., headquarters and the local level, are genuinely committed to the support and expansion of efforts in the microenterprise field. We encourage you to contact them to answer your questions and provide assistance.

**January 2001**



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*Program Overview*



# Overview

## Rural Business - Cooperative Service

1400 Independence Avenue, SW

Room 5050, South Building

Washington DC 20250

### Telephone:

202-720-7287

### Fax:

202-690-0097

### Web site:

[www.rurdev.usda.gov/rbs](http://www.rurdev.usda.gov/rbs)

### Web site for state offices:

[www.usda.gov/reed\\_map.html](http://www.usda.gov/reed_map.html)

## Rural Business-Cooperative Service Business Programs

### Business and Industry Direct Loan Program

The Rural Business-Cooperative Service Business Programs work in partnership with private sector and community-based organizations to provide financial assistance and business planning. The seven business programs offer help to fund projects that create or preserve quality jobs and/or promote a clean rural environment. The programs' financial resources are often leveraged with those of other public and private sector credit source lenders to meet business and credit needs in under-served areas. Eligible recipients of these programs include individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes and private companies. All programs are administered through the Rural Development State Office.

The Business and Industry Direct Loan Program provides loans to public entities and private parties that cannot obtain credit from other sources. Loans to private parties can be made for improving, developing or financing business and industry; creating jobs; and improving the economic and environmental climate in rural communities (including pollution abatement). Assistance is available in rural areas (including all areas other than cities of more than 50,000 people and their immediately adjacent urbanized or urbanizing areas). The maximum aggregate Business and Industry Direct Loan amount to any one borrower is \$10 million.

### Eligible Applicants

Eligible applicants include any legally organized entity, including cooperatives, corporations, partnerships, trusts or other profit or nonprofit entities, Indian tribes or federally recognized tribal groups, municipalities, counties, any other political subdivision of a state, or individuals.

Here is a brief description of each of the seven business programs offered.



### Business and Industry Guaranteed Loan Program

The Business and Industry Guaranteed Loan Program helps create jobs and stimulate rural economies by providing financial backing for rural businesses. The program provides guarantees up to 90 percent of a loan made by a commercial lender. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. The primary purpose is to create and maintain employment and improve the economic climate in rural communities. This is achieved by expanding the lending capability of private lenders in rural areas, helping them to make and service quality loans that provide lasting community benefits.

Business and Industry loan guarantees can be extended to loans made by recognized commercial lenders or other authorized lenders in rural areas (including all areas other than cities of more

than 50,000 people and their immediately adjacent urbanized or urbanizing areas). Generally, recognized lenders include federal or state chartered banks, credit unions, insurance companies, savings and loan associations, Farm Credit Banks or other Farm Credit System institutions with direct lending authority, a mortgage company that is part of a bank holding company, and the National Rural Utilities Finance Corporation.

The maximum aggregate Business and Industry Guaranteed Loan that can be offered to any one borrower is \$25 million.

#### Eligible Applicants

Eligible applicants include any legally organized entity, including cooperatives, corporations, partnerships, trusts or other profit or nonprofit entities, Indian tribes or federally recognized tribal groups, municipalities, counties, any other political subdivision of a state, or individuals.

### Intermediary Relending Program

The Intermediary Relending Program's purpose is to finance business facilities and community development projects in rural areas (including all areas other than cities of more than 25,000 people). The Rural Business-Cooperative Service makes loans to intermediaries who relend funds for business facilities or community development through the establishment of revolving loan funds.

All loan funds received by an intermediary must be relended to ultimate recipients. Interest income and fees may be used for administrative costs, technical assistance to borrowers or debt retirement. All collections from the operation of the established revolving loan fund that are not used for the above authorized expenses must be made available for relending to eligible ultimate recipients.

Loans must be to establish new businesses, expand existing businesses, generate employment opportunities, save existing jobs or create community development projects.

#### Eligible Applicants

Eligible applicants include private nonprofit corporations, public agencies, Indian groups, or cooperatives that meet the criteria of the program. Ultimate recipients may be private or public organizations or individuals. At least 51 percent of the owners or members of both intermediaries and ultimate recipients must be United States citizens or admitted for permanent residency. Both intermediaries and ultimate recipients must be unable to obtain the proposed loan elsewhere at reasonable rates and terms.

## Rural Business Enterprise Grants

Rural Business Enterprise Grants are used to finance and facilitate development of small and emerging private business enterprises located in areas outside the boundary of a city of 50,000 or more and its immediately adjacent urbanized or urbanizing area.

Grant funds may also be used for the acquisition and development of land; construction of buildings, plants, equipment, access streets and roads, parking areas, and utility and service extensions; refinancing; fees for professional services; technical assistance and related training for adults; startup operating costs and working capital; financial assistance to a third party; production of television programs to provide information to rural residents; creation, expansion and operation of rural distance learning networks; and establishment or funding of revolving loan programs.

### Eligible Applicants

Eligibility is limited to public bodies, private nonprofit corporations and federally recognized Indian tribal groups. Public bodies include incorporated towns and villages, boroughs, townships, counties, states, authorities, districts, Indian tribes on federal and state reservations, and other federally recognized Indian tribal groups in rural areas. Small and emerging businesses with less than 50 new employees and less than \$1 million in gross annual revenues that have, or will utilize, technological innovations and commercialization of new products are eligible for assistance.

## Rural Business Opportunity Grants

Rural Business Opportunity Grants provide funds for technical assistance, training and planning activities that improve economic conditions in rural areas. The program's mission is to promote sustainable economic development in rural communities with exceptional needs.

### Eligible Applicants

Applicants must be located in rural areas (which includes all areas other than cities of more than 10,000). Nonprofit corporations, public entities, Indian tribes and cooperatives are eligible.

*Proposed*



## Rural Economic Development Loans

Rural Economic Development Loans are zero-interest loans and grants to Rural Utilities Services-financed telecommunication and electric utilities intended to promote rural economic development and job creation projects. Loan proceeds are used to promote rural economic development and/or job creation projects including project feasibility studies, start-up costs and incubator projects.

### Eligible Applicants

Loans are made at the discretion of the Rural Business-Cooperative Service Administrator to any Rural Utilities Services borrower that is not delinquent on any federal debt or in bankruptcy proceeding.

## Rural Economic Development Grants

This program provides grants from the Rural Business-Cooperative Service to rural communities through Rural Utilities Services borrowers. The grants are to be used for revolving loan funds for community facilities and infrastructure, and for assistance in conjunction with rural economic development loans.

Grant funds may also be used for project feasibility studies and technical assistance; community development assistance; projects that provide education and training to rural residents to facilitate economic development; and projects that provide medical care to rural residents.

### Eligible Applicants

Funds are granted to any electric or telecommunication Rural Utilities Service borrower that is not financially distressed, delinquent on any federal debt or in bankruptcy proceedings.

Rural Utilities Service borrowers receive grants to establish revolving loan funds on a non-pass-through basis. The borrowers, in turn, provide zero-interest loans to foster rural economic development. Initial loan funds may be used for projects such as community development, and providing facilities and equipment for education and medical care. Loans made from the repayment of initial loans may be used for any rural economic development purpose agreed to by the borrower and the Rural Utilities Service.

# Overview

**Minority Business Development Agency**

14th and Constitution Avenue, NW

Room 5073

Washington, DC 20230

Telephone:

202-482-5061

Fax:

202-482-1029

Web site:

www.mbda.gov

**Minority Business Development Agency's microenterprise resources**

The Minority Business Development Agency (MBDA) of the United States Department of Commerce is the only federal agency created specifically to foster the establishment and growth of minority-owned business in America. MBDA funds Business Development Centers (BDCs) that provide minority entrepreneurs with one-on-one assistance in writing business plans, marketing, management and technical matters, and financial planning to assure adequate financing for business ventures. Staffing the BDCs are business specialists with knowledge and practical experience needed to run successful and profitable businesses.

MBDA also has three Web-based tools – the Resource Locator, the Phoenix-Opportunity Database and the Market Analyst – to respond to the needs of microentrepreneurs throughout the country. The Resource Locator allows micro-entrepreneurs to search for resources that specialize in starting, operating and expanding

businesses. Users are able to search MBDA's database by geographic area for resources such as manufacturing, technology, international trade, electronic commerce or management and technical assistance. The Phoenix Database contains a listing of minority-owned enterprises doing business in the United States. MBDA uses the database in conjunction with the Opportunity Database to match listed minority companies with contracts and other business opportunities via e-mail. Once registered on MBDA's database, minority microentrepreneurs can post opportunities, access contract opportunities and seek business partners. The Market Analyst is available through one of the many local BDCs located throughout the nation. With the help of trained market analysis and business development professionals on staff, a microentrepreneur can conduct extensive market research in a specific geographical area.

**Eligible Applicants**

Through resource and development centers, MBDA provides assistance to socially or economically disadvantaged groups who own or wish to start or expand their own businesses, including African Americans, Native Americans, Puerto Ricans, Spanish-speaking Americans, Eskimos, Aleuts, Asian Indians, Asian Pacific Americans and Hasidic Jews. Minority business owners interested in locating a Business Development Center, Business Resource Center or MBDA Regional Office in their area may consult

[http://www.mbda.gov/local\\_MBDA\\_centers.html](http://www.mbda.gov/local_MBDA_centers.html) for the nearest participating center.



# Overview

## Revolving Loan Fund Program

### Economic Adjustment Division

14th and Constitution Avenue, NW

Room HCHB 7327

Washington, DC 20230

#### Telephone:

202-482-2659

#### Fax:

202-482-3742

#### Web site:

[www.doc.gov/eda](http://www.doc.gov/eda)

#### Web site for regional offices:

[www.doc.gov/eda/html/1c\\_regloffices.htm](http://www.doc.gov/eda/html/1c_regloffices.htm)

The Economic Development

Administration, Department of

Commerce, was established in

1965 to generate jobs, help retain

existing jobs and stimulate indus-

trial, technological and commercial

growth in economically distressed

areas of the United States. The

Economic Adjustment Program

is one of the many programs

administered by the Economic

Development Administration.

The Economic Adjustment Program

assists state and local interests

in planning and implementing

strategies designed to adjust or

bring about change to an economy.

The program focuses on areas

that have experienced or are

under threat of serious structural

damage to the underlying local

economic base. Changes to the

local economic base may result

from industrial or corporate

restructuring, natural disaster,

reduced defense expenditures,

depletion of natural resources or

new federal laws or requirements.

The Revolving Loan Fund Program,

one tool of the Economic Adjust-

ment Program, assists small- and

medium-sized businesses in eco-

nomically distressed communities.

It gives financial support to eligi-

ble intermediaries such as political

subdivisions, nonprofit organiza-

tions and economic development

districts. Intermediaries use

program funds to make loans,

provide loan guarantees and

offer financial assistance for estab-

lishing, enhancing and expanding

businesses, which often include

microenterprises. Funds may also

go to public, private and nonprofit

organizations for business train-

ing, technical assistance and

business support services to

microentrepreneurs. All grant

recipients are required to develop

a Revolving Loan Fund Plan

summarizing how the Revolving

Loan Fund will be used to support

the area's comprehensive eco-

nom adjustment strategy.

### Eligible Applicants

Eligible applicants include states,

cities or other political subdivi-

sions of a state, or a consortium

of the subdivisions; Indian tribes;

institutions of higher learning;

and public or private nonprofit

organizations or associations

acting in cooperation with officials

of a state's political subdivision.

Complete funding availability

information is published annually

in the *Federal Register*. Previous

funding levels can be found at

[www.doc.gov/eda/html/prgttitle.htm](http://www.doc.gov/eda/html/prgttitle.htm).

Business owners interested in

locating a Revolving Loan Fund

in their area may contact the

appropriate regional office for

their state at: [http://www.doc.gov/eda/html/1c\\_regloffices.htm](http://www.doc.gov/eda/html/1c_regloffices.htm)

or consult the *Economic*

*Development Directory* at:

[http://www.doc.gov/eda/html/1a12\\_edd.htm](http://www.doc.gov/eda/html/1a12_edd.htm).

# Overview

United States Commercial Service

14th and Constitution Avenue, NW

Room 3802

Washington, DC 20230

Telephone:

202-482-5777

Fax:

202-482-5013

Web site:

[www.usatrade.gov](http://www.usatrade.gov)

## United States Commercial Service: Three Special Initiatives

### Women in International Trade Initiative

*The Department of Commerce established the United States Commercial Service in 1980 to help U.S. firms, particularly small and medium sized enterprises, expand their markets beyond the United States. Today, the Commercial Service supports U.S. business through its network of 105 domestic and 158 overseas offices in 84 countries. The Commercial Service administers three separate initiatives that provide access to export assistance to the nation's small businesses.*

#### Eligible Applicants

All women-owned companies interested in exporting are eligible to participate in the Initiative.

The Women in International Trade Initiative uses the expertise, global network, and experience of the Commercial Service to meet the needs of women in international trade. Through strategic partnerships with women's organizations both in the United States and abroad, the Commercial Service reaches small women-owned businesses that can benefit from export assistance. To help women enter international markets, the Commercial Service leads business development trade missions that introduce women to prequalified sales prospects, agents, distributors, and joint venture partners.

One of the most frequently encountered obstacles for small women-owned enterprises is the lack of qualified personnel to develop the business's export capabilities. The Commercial Service addresses this issue by providing a trade specialist to prepare the company for international business by working at the company for several weeks as a consultant.

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## Global Diversity Initiative

The Global Diversity Initiative, created in 1999, seeks to increase the number and capability of minority firms engaged in international trade. The initiative not only results in an increase in the nation's exports, but boosts economic development in minority communities.

The Global Diversity Initiative's Market Entry Program prepares firms to sell products and services internationally by providing training, ongoing consultation and support, and participation in trade events. The Market Entry Program is typically a training program that utilizes a team of local presenters to prepare firms to sell their products and services in identified markets. Subjects covered in the training program include Channels of Distribution, Pricing for Export, Methods of Payment, Documentation and Logistics, Legal Issues, E-Commerce, and Commercial Service programs. International trade specialists from the Commercial Service administer the program in cooperation with federal, state and local partners.

After completing the Market Entry Program, firms are invited to participate in a trade event. Trade Specialists identify trade missions, trade shows, international buyer programs, and/or reverse trade mission opportunities for Market Entry Program participants. These events enable participants to utilize the skills developed from their training and to participate in an event where they meet with prospective buyers or clients. The ultimate goal of the program is for the firms to negotiate and complete an international sale.

### Eligible Applicants

To be eligible for participation in the Global Diversity Initiative program, firms may be at any stage of export readiness and must have a potential for success in the international market. An applicant's business should have been in operation for at least two years and offer a product or service suited for export. Firms should have a positive net worth and should have marketing materials, such as brochures.

## Rural Export Initiative

Through the Rural Export Initiative (REI), the Commercial Service seeks to provide rural companies with export assistance and global market research to facilitate their access to international trade services and to increase the number of rural companies engaged in exporting. REI helps rural firms overcome the "distance penalty" by using e-commerce and technology-based services such as virtual trade shows and marketing briefings via teleconferencing. As part of its commitment to serving rural firms, the Commercial Service has established 18 Export Assistance Centers in rural areas.

Through REI's Native American Program, the Commercial Service works with Native American communities to introduce small firms to the benefits of international trade. Included in this program are international trade promotion opportunities for Native American products and the Native American Export Incubator Programs in South Dakota, Washington State, Arizona and New Mexico. The goal of the Native American Export Incubator program is to develop export markets for Native American businesses while training them in international business procedures and marketing.

## Eligible Applicants

The Rural Export Initiative targets companies located in metropolitan statistical areas that have a population of 150,000 or less. All rural companies interested in exporting are eligible to participate in REI.



# Overview

Administration for  
Children and Families

Office of Community Services

370 L'Enfant Promenade, SW

5th floor West

Washington, DC 20447

Telephone:

202-401-5282

Fax:

202-401-5538

Web site:

[www.acf.dhhs.gov/programs/ocs](http://www.acf.dhhs.gov/programs/ocs)

## Job Opportunities for Low-Income Individuals

The Job Opportunities for Low-Income Individuals (JOLI) Program is administered by the Office of Community Services, Administration for Children and Families, within the United States Department of Health and Human Services. JOLI is a job-creation program authorized by Congress under the Family Support Act of 1988. The program's purpose is to demonstrate and evaluate ways of creating new employment and business opportunities for certain low-income individuals.

The JOLI Program awards grants to nonprofit organizations, including community development corporations, which, in turn, develop projects that will create new jobs and employment opportunities for welfare recipients through:

- self-employment,
- microenterprise,
- business expansion, and
- new business ventures.

Any individual eligible to receive Temporary Assistance for Needy Families under Title IV of the Social Security Act or whose income level does not exceed 100 percent of the official poverty line is eligible to participate in a project conducted under the JOLI Program.

### Eligible Applicants

Any nonprofit organization, including community development corporations, exempt from taxation under Section 501(c) 3 or 4 of the Internal Revenue Code is eligible to apply for funding under the JOLI Program.

*Overseas***Administration for Children  
and Families****Office of Refugee Resettlement****370 L'Enfant Promenade, SW****6th Floor East****Washington, DC 20447****Telephone:****202-205-3589****Fax:****202-401-5772****Web site:****[www.acf.dhhs.gov/programs/orr](http://www.acf.dhhs.gov/programs/orr)****Office of Refugee Resettlement Microenterprise Development Project**

The Office of Refugee Resettlement (ORR) assists refugees and Cuban and Haitian entrants to achieve economic self-sufficiency and social adjustment as soon as possible after arriving in the United States. Federal funds are provided to support services that help refugees achieve this goal.

ORR awards grants to states to furnish temporary financial and medical assistance, social services, and preventative health services to arriving refugees. ORR also awards grants from the Director's discretionary funds to public and private nonprofit agencies for projects that assist refugees to acculturate through employment services, English-language training, education and health services. Through these discretionary funds, ORR is able to support micro-enterprise development for the refugee population.

**Eligible Applicants**

All public and private nonprofit organizations are eligible to apply. Applicants are invited to submit competing grant applications in response to program announcements, which may be found on the ORR Web site along with application materials. Funding availability is published in the *Federal Register*. Awards are based on the competitions' outcome, ORR Director's decisions, and the availability of funds.



# Overview

## Office of Block Grant Assistance

151 7th Street, SW

Washington, DC 20410

## Entitlement Communities Program

Telephone:

202-708-1577

State Programs

Telephone:

202-708-1322

Fax:

202-401-2044

Web site:

[www.hud.gov/cpd/cdbg.html](http://www.hud.gov/cpd/cdbg.html)

## Community Development Block Grant Program

The Community Development Block Grant Program provides eligible metropolitan cities and urban counties (called "entitlement communities"), as well as states, with annual direct grants to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Although the rehabilitation of affordable housing has traditionally been the largest single use of Community Development Block Grant Funds, the program has become an increasingly important catalyst for economic development activities that expand job and business opportunities for lower income families and neighborhoods. It has also moved toward supporting the growth of some of its key partners, primarily nonprofit community-based organizations.

Recipients use Community Development Block Grant Funds to provide direct financial assistance to microenterprises through grants, loans, loan guarantees, and other forms of financial support to establish, stabilize, and expand microenterprise. Micro-entrepreneurs and persons developing microenterprises also benefit from technical assistance, advice, and business support services. Finally, Community Development Block Grant Funds provide general support through such services as peer support programs, counseling, child care and transportation.

## Eligible Applicants

Central cities of Metropolitan Statistical Areas, other metropolitan cities with populations of at least 50,000, and qualified urban counties with populations of at least 200,000 are entitled to receive annual grants. Funding is awarded based on assessments of community needs, including income, population, housing overcrowding, age of housing and population growth lag compared to other metropolitan areas. The State Community Development Block Grant Program is a separate component of the program. It provides funds to the states to allocate among localities that do not qualify as entitlement communities.

# Overview

**Employment and Training  
Administration**

**Office of Income Support**

**200 Constitution Avenue, NW**

**Room S-4231**

**Washington, DC 20220**

**Telephone:**

**202-208-5915, ext. 147**

**Fax:**

**202-219-8506**

**Web site:**

**[www.dol.gov](http://www.dol.gov)**

## Self-Employment Assistance

When unemployment insurance was introduced in the 1930s, unemployed workers could expect to eventually return to their same or similar jobs. Today, many unemployed workers are faced with no prospect of reemployment in their former career fields. In the 1980s, the federal government began exploring various European programs that offer assistance to unemployed workers who want to become self-employed. Based on the European models, the Department of Labor funded pilot projects in Washington State and Massachusetts.

The pilots were a tremendous success and showed that self-employment assistance for the unemployed was cost-effective for the participants, the federal government and society as a whole. In 1993, Congress enacted legislation permitting states to adopt self-employment allowance provisions as part of their state unemployment insurance laws.

States have the flexibility to establish their own Self-Employment Assistance programs within guidelines issued by the Department of Labor, which administers the programs through State Workforce Development Agencies.

Although the programs and eligibility requirements vary slightly from state to state, each program essentially allows unemployed individuals identified as likely to be unemployed long-term the opportunity to establish a microenterprise. Self-Employment Assistance program participants typically have long, solid work histories and find themselves the victims of events such as mass layoffs or plant shutdowns. The Department of Labor provides funds through various sources (such as the recently enacted Workforce Investment Act) that can be used for entrepreneurial training and technical assistance, and the equivalent of unemployment insurance payments during the business training and start-up periods.

## Eligible Applicants

The following states have implemented Self-Employment Assistance programs: New York, Maine, Oregon, Delaware, New Jersey, California, Maryland and Pennsylvania. Unemployed workers in those states should contact their state Department of Labor for information about the program and eligibility requirements.



# Overview

## Community Development Financial Institutions Fund

601 13th Street, NW

Suite 200 South

Washington, DC 20005

Telephone:

202-622-8662

Fax:

202-622-7754

Web site:

[www.treas.gov/cdli](http://www.treas.gov/cdli)

## Community Development Financial Institutions Fund: Three Programs

### Community Development Financial Institutions Program

*The Community Development Financial Institutions Fund (CDFI Fund) was created in 1994 to expand the availability of credit, investment capital and financial services in distressed urban and rural communities. The CDFI Fund provides capital to institutions that serve distressed communities and low-income individuals. Its activities leverage private-sector investments from banks, foundations and other funding sources.*

*CDFI Fund initiatives that provide funding to microenterprise organizations are outlined below. Since the CDFI Fund's creation, more than \$400 million in awards have been made to community development organizations and financial institutions.*

The Community Development Financial Institutions Program (CDFI Program) uses limited federal resources to invest in and build the capacity of private, for-profit and non-profit financial institutions to provide capital and services to underserved people and communities. Institutions such as microenterprise loan funds, community development banks, credit unions, non-profit loan funds and venture capital funds may apply to the CDFI Fund for status as a CDFI. The CDFI Fund invests in CDFIs using flexible tools such as equity investments, loans, grants and deposits, depending upon market and institutional needs.

The CDFI Program has three separate components: Core, Intermediary, and Small and Emerging CDFI Assistance (SECA). The Core Component is the CDFI Fund's main program under which CDFIs, or entities proposing to become CDFIs, may apply for financial and technical assistance. The Intermediary Component is specifically for intermediaries that focus primarily on providing financial assistance to other CDFIs. The SECA Component was designed to build the capacity of CDFIs, or entities proposing to become CDFIs, that have significant potential for generating community development. The SECA Component allows all CDFIs to apply for technical assistance grants and those CDFIs that are small and emerging may apply for both technical assistance grants and limited amounts of financial assistance.

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CDFIs provide a range of financial products and services including mortgage financing for first-time home buyers, financing for need-based community facilities, commercial loans and investments to start or expand small businesses, loans to rehabilitate rental housing, and financial services needed by low-income households and local businesses. CDFIs also provide technical assistance to small businesses and credit counseling to consumers. CDFIs currently serve rural and urban areas in 49 states and the District of Columbia, Puerto Rico and the Virgin Islands.

The applicant CDFI must submit a five-year business plan and demonstrate its ability to raise comparable non-federal matching funds. Each applicant is evaluated in a manner similar to a private investor determining the investment-worthiness of an institution. An applicant's ability to create community development impact and execute its Comprehensive Business Plan is part of the CDFI Fund's assessment of the applicant.

### Eligible Applicants

Applications for funding under each component of the CDFI Program are accepted once a year. An applicant must be a non-governmental financing entity with community development as its primary mission, serve eligible target markets, provide development services and otherwise meet the requirements set out in 12 C.F.R. § 1805.200. Notices of Funds Availability for funding rounds are published in the *Federal Register*.

The CDFI Fund accepts applications for CDFI certification on a continuing basis. Eligibility requirements for certification are contained in 12 C.F.R. § 1805.201(b).





## Bank Enterprise Award Program

The Bank Enterprise Award (BEA) Program recognizes the key role that traditional financial institutions play in facilitating community development. The program provides incentives for regulated banks and thrifts to invest in CDFIs and to increase their lending, investment and financial services in distressed communities. "Distressed communities" are those that meet minimum income and unemployment criteria under the regulations in effect at the time of application. The program supports the community reinvestment efforts of financial institutions.

The BEA Program seeks to encourage insured depository institutions to invest in CDFIs and to provide lending, investment and service activities aimed at revitalizing distressed urban and rural communities. The CDFI Fund makes awards to selected applicants that:

- invest in or otherwise support CDFIs;
- increase lending and investment activities within distressed communities; or
- increase certain services and assistance within distressed communities.

Activities eligible for awards include deposit liabilities in the form of savings or other demand or time accounts; financial and community services; and loans such as consumer, single-family, multi-family, commercial real estate, business, agricultural and related project investments.

### Eligible Applicants

Eligible applicants are depository institutions insured by the Federal Deposit Insurance Corporation. Applications for Bank Enterprise Awards are accepted once a year. Notices of Funds Availability are published in the *Federal Register*.

## Presidential Awards for Excellence in Microenterprise Development

At the direction of President Clinton, the CDFI Fund designed and implemented a non-monetary award program in 1996 to bring wider attention to the important role and the successes of domestic microenterprise development across America. The Presidential Awards program grew from a commitment of the United States at the United Nations Fourth World Conference on Women, held in Beijing, China, in September 1995.

The Presidential Awards reflect a national commitment to microenterprise development and to enhancing entrepreneurial opportunities for all Americans. By recognizing outstanding microenterprise development and support organizations, the Presidential Awards program advances an understanding of "best practices" in the field of microenterprise development.

Awards are made in the following categories designed to recognize the diverse activities, purposes and challenges that the microenterprise industry faces:

- Excellence in Providing Access to Capital
- Excellence in Developing Entrepreneurial Skills
- Excellence in Poverty Alleviation
- Excellence in Public or Private Support for Microenterprise Development
- Excellence in Program Innovation

### Eligible Applicants

Microenterprise Development Organizations—those organizations whose primary purpose is microenterprise development—are eligible for an award in the following categories: Access to Capital, Developing Entrepreneurial Skills and Poverty Alleviation. Eligible applicants for the public or private support award are Microenterprise Support Organizations—entities that do not work directly with microentrepreneurs as their principal activity, but support the efforts of Microenterprise Development Organizations through technical assistance, research and other activities.

Both Microenterprise Development Organizations and Microenterprise Support Organizations are eligible for the Program Innovation awards—floating awards that may be given to no more than two applicants in any one or more of the other award categories.

Applications for the Presidential Awards are accepted once a year. Notices Inviting Applications are published in the *Federal Register*.



# Opportunity

**Office of Financial Assistance****Microenterprise Development  
Branch****409 3rd Street, SW****Washington, DC 20016****Telephone:****202-205-6490****Fax:****202-205-7722****Web site:****[www.sba.gov](http://www.sba.gov)****Program for Investment in Microentrepreneurs**

The Program for Investment in Microentrepreneurs (PRIME) was established in November 1999 under Title VII of the Gramm-Leach-Bliley Act and is administered by the United States Small Business Administration (SBA). PRIME provides grant funding to qualified organizations for:

- training and technical assistance to disadvantaged microentrepreneurs;
- capacity-building services to microenterprise development organizations that assist disadvantaged microentrepreneurs;
- research and development regarding best practices for training and technical assistance; and
- other activities deemed by the SBA administrator to be consistent with the purposes of the program.

**Eligible Applicants**

An organization is eligible to apply for funding under the PRIME Program if it is:

- a private nonprofit entity that seeks to serve microenterprise development organizations and programs (i.e., an intermediary);
- a nonprofit microenterprise development organization or an organization that has a demonstrated record of delivering microenterprise services to disadvantaged microentrepreneurs, and is accountable to a local community working in conjunction with a State or local government or Indian tribe; or
- an Indian tribe acting on its own, if the Indian tribe can certify that no microenterprise development organization or program exists within its jurisdiction.

The SBA will make periodic announcements in the *Federal Register* about the governing regulations, application instructions, and funds availability.

# Overview

## Microloan Program

Office of Financial Assistance

Microenterprise Development  
Branch

409 3rd Street, SW

Washington, DC 20016

Telephone:

202-205-6485

Fax:

202-205-7722

Web site:

[www.sba.gov](http://www.sba.gov)

The Microloan Program, originally enacted in October 1991, authorizes the United States Small Business Administration (SBA) to provide loan and grant funding to intermediary lenders and non-lending technical assistance providers. From the original 37 program participants in 1992, the program has grown to include more than 140 intermediaries and non-lending technical assistance providers. The Microloan Program assists women, low-income individuals, minorities, veteran entrepreneurs, business owners and other capable individuals to operate successful business concerns, and assists small business concerns in those areas suffering from a lack of credit due to an economic downturn.

Under the Intermediary Lender part of the Microloan Program, the SBA makes direct and guaranteed loans available to qualified intermediaries. They, in turn, provide small-scale loans, averaging \$7,500 or less, to start-up, newly established or growing small business concerns for working capital, materials, supplies or equipment. Intermediary lenders are required to provide business-based technical assistance to microloan borrowers.

The SBA provides grants under the Non-lending Technical Assistance Provider program to eligible nonprofit entities that, together with non-federal matching funds, support intensive marketing, management and technical assistance to low-income clients seeking private sector micro-level financing for their businesses.

In addition, capacity-building funds are available to provide technical assistance to organizations acting as intermediary lenders or having the potential to do so.

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### Eligible Applicants

An organization may apply for intermediary lender status if it:

- Is a private nonprofit community development corporation, a quasi-governmental economic development entity, or an agency of or a nonprofit entity established by a Native American tribal government;
- Has made and serviced short-term fixed rate loans of not more than \$25,000 to newly established or growing small businesses for at least one year; and
- Has at least one year of experience providing technical assistance to its borrowers.

An organization may apply as a Non-lending Technical Assistance Provider if it is capable of providing technical assistance to small businesses and is not an SBA microlender.

A small business must apply directly to the intermediary lender serving its geographic location. A small business is eligible to apply for a microloan if it is a for-profit business that meets SBA-type of business requirements and size eligibility standards.

# Overview

## Women's Business Center Program

Office of Women's Business  
Ownership

409 3rd Street, SW

Washington DC 20416

Telephone:

202-205-6673

Fax:

202-205-7287

Web site:

[www.sba.gov/womeninbusiness](http://www.sba.gov/womeninbusiness)

The United States Small Business Administration (SBA) offers grant funding to private nonprofit economic development organizations to provide financial management, general business management and marketing assistance to women-owned businesses. The SBA's network of 93 Women's Business Centers provides a wide range of services to women entrepreneurs at all levels of business development. Located in 46 states, the District of Columbia, Puerto Rico, American Samoa and the Virgin Islands, the centers provide long-term training and counseling to existing and potential women business owners, many of whom are socially and economically disadvantaged.

Women's Business Centers provide financial, management and marketing services and expertise to women starting or growing their businesses. Each organization offers services and training in accounting and government contracting. Technical assistance, financial counseling, business plan assistance and microlending information are also available.

The centers make a special effort to assist women on welfare become self-sufficient. Many administer programs and workshops in business ownership, other employment or a combination of the two. Some centers offer transportation and child care so women can attend training classes. A few offer classes in the local neighborhoods.

Each center tailors its programs to the needs of its constituency. Many centers have found that providing support services, such as domestic crisis counseling and life skills, makes the biggest difference in whether women remain enrolled in the training courses. Due to a lack of work experience, basic skills and problems must be addressed before business development. Other centers provide business development and support services at the same time.

All of the centers provide individual counseling and access to the SBA's programs and services. A number of centers are also intermediaries for the SBA's Microloan Program and the Loan Prequalification Program.

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# Overview:

**Online Women's Business Center****1420 West Mockingbird Lane****Suite 270****Dallas, Texas 75247****Telephone:****214-678-9964****Fax:****214-678-9968****Web site:****[www.onlinewbc.org](http://www.onlinewbc.org)****Online Women's Business Center**

The United States Small Business Administration (SBA) provides grant funding for the Online Women's Business Center, a free interactive Web site. This Internet resource provides comprehensive training, counseling and information in English, Spanish and Russian, and will soon be available in French and Japanese.

The Web site ([www.onlinewbc.org](http://www.onlinewbc.org)) features:

- Business information, including examples of principles and practices, reference guides, management tools and techniques, government procurement processes and opportunities, e-commerce, international trade and other business resources;
- Documentation on emerging and accomplished women entrepreneurs;
- Online mentoring, counseling and networking opportunities;
- Instructional programs through "chat" sessions among women from around the country;
- Late-breaking business news and statistics; and
- SBA services available to prospective women small-business owners.

E-mails can be sent through the Web site on any topic relating to women-owned business. The e-mails are forwarded to the appropriate local Women's Business Center for response. Each Women's Business Center is required to monitor and maintain updated information on its respective Internet site.

# Overview:

**Division of Consumer  
and Community Affairs**

**20th and C Streets, NW**

**Mail Stop 803**

**Washington, DC 20551**

**Telephone:**

**202-452-3378**

**Fax:**

**202-785-6032**

**Web site: [www.federalreserve.gov/  
communityaffairs/national/](http://www.federalreserve.gov/communityaffairs/national/)**

## Community Affairs Program

The Federal Reserve System's Community Affairs Program was established in 1981. The program provides ongoing outreach, educational and technical assistance services to help financial institutions, community-based organizations, government entities and the public understand and address financial services issues affecting low- and moderate-income persons and communities. The program's mission is to support the Federal Reserve System's economic growth objectives by promoting community development, and fair and impartial access to credit.

Community Affairs Offices (CAOs) are located at the Board and at each of the 12 Federal Reserve Banks. Each CAO establishes its own program and develops specific products and services to meet the informational needs in its regional market. These information products and services fall into three major areas:

- **Publications**

The CAOs publish a variety of publications that highlight community reinvestment activities and cover topics such as fair lending, and small and micro business technical assistance.

- **Conferences, Training and Presentations**

The CAOs sponsor and participate in a variety of public forums that provide information and guidance on Community Reinvestment Act-related requirements, and community investment and development opportunities.

- **Technical Assistance**

The CAOs provide a wide range of technical information on community and economic development, including information on affordable housing development partnerships, and small and micro business lending.

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# Overview:

**Division of Compliance  
and Consumer Affairs**

**Community Affairs Section**

**550 17th Street NW**

**Washington, DC 20429**

**Telephone:  
202-942-3437**

**Fax:  
202-942-3098**

**Web site:  
[www.fdic.gov](http://www.fdic.gov)**

## Community Affairs Program

In 1990, the Federal Deposit Insurance Corporation ("FDIC") established a Community Affairs Program that promotes compliance with the Community Reinvestment Act (CRA) and the fair lending laws by FDIC-supervised institutions. The fair lending laws and regulations were designed to ensure access to credit by all sectors of communities, to prohibit discrimination in lending, and to promote fair lending practices. The FDIC's Community Affairs staff helps to ensure equal access to credit, works with lenders and the public to revitalize communities, and serves as intermediaries to further fair lending objectives.

The FDIC's Community Affairs staff are located in Washington, D.C. and in the agency's eight regional offices. Specifically, the staff:

- encourages financial institutions to help meet the needs of their communities, including low-and moderate-income neighborhoods and individuals, consistent with safe and sound operations
- meets regularly with bankers, community organizations, small businesses, and local government leaders to promote collaborations among public and private organizations to identify local credit needs, and to develop strategies to meet those needs
- supports community and economic development initiatives, including microenterprise projects, through outreach and technical assistance initiatives.
- sponsors and conducts conferences and seminars to help educate bankers and consumers about the CRA and other fair lending laws and regulations
- serves as technical advisor to bank examiners on fair lending issues, and

FDIC promotes banks' compliance with fair lending laws, including the Community Reinvestment Act, through on-site examinations, community outreach, responses to complaints and inquiries, and other efforts.

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# Overview

## Federal Home Loan Bank System Programs

### Program Assistance Division

1777 F Street, NW

Washington, DC 20006

Telephone:  
202-408-2561

Fax:  
202-408-2915

Web site:  
[www.fhlb.gov](http://www.fhlb.gov)

The Federal Housing Finance Board has regulatory and supervisory oversight responsibility for the 12 Federal Home Loan Banks (FHLBanks). Among other duties, it ensures the safety and soundness of the Federal Home Loan Bank System (System), establishes policy for Community Investment Cash Advances programs and the Community Support Program, and oversees the FHLBanks' financial performance and operations.

Each of the 12 FHLBanks is a government-chartered, member-owned corporation. Members of the System are financial institutions (federal and state-chartered thrift institutions, commercial banks, credit unions and insurance companies) that purchase stock in the FHLBank in whose district they are chartered. Institutions join in order to access long-term advances/loans and to meet liquidity needs. As of March 31, 2000, the System's membership totaled 7,435. Other entities, such as state and local housing finance agencies, may join as associate members.

### • Community Lending Programs

The FHLBanks provide low-cost advances/loans (and, in some cases, grants) to members to support the Affordable Housing and Community Investment Cash Advance (CICA) programs. The Affordable Housing Program targets households with incomes below 80 percent of the area median. Targeted incomes in the CICA programs range from 80 to 115 percent of the area median income or another limit established by a FHLBank. CICAs may be used to provide assistance for small businesses; geographically defined beneficiaries (projects located in targeted geographical areas); and individual beneficiaries (projects in which at least 51 percent of the salaries created or retained are at or below the targeted level, or at least 51 percent of the families who benefit from or are provided services are at or below a targeted income level).

### • Community Investment Officers

Each FHLBank is required by statute to designate a Community Investment Officer to implement community lending and affordable housing advance programs. Through on-site visits, sponsorship of regional conferences and other means, the Community Investment Officers provide technical assistance and outreach to promote these programs, and help members of the System identify opportunities to expand financial and credit services in underserved neighborhoods and communities.



# Overview

## Office of Community Development Credit Unions

1775 Duke Street

Alexandria, Virginia 22314

Phone:

703-518-6610

Fax:

703-518-6612

Web site:

[www.ncua.gov](http://www.ncua.gov)

## Community Development Revolving Loan Fund for Credit Unions

The National Credit Union

Administration (NCUA) created the Office of Community Development Credit Unions in early 1994 to provide assistance to community development credit unions designated as "low income." Federal credit unions that serve low-

income groups and underserved areas may apply to NCUA for the "low-income" designation. Among other things, low-income credit unions may participate in special funding programs such as the Community Development Revolving Loan Fund for Credit Unions.

The Community Development Revolving Loan Fund (CDRLF) supports low-income credit union initiatives that stimulate economic development and community revitalization efforts—increased income, education, home and

business ownership and employment opportunities. The CDRLF makes reduced rate loans and provides technical assistance grants so the participating credit union may provide needed financial services and help stimulate the economy in the communities they serve. The NCUA's policy is to revolve low-interest loans to qualifying credit unions as often as practical in order to gain maximum impact on as many participating credit unions as possible.

During 1999, the CDRLF granted nine loans totaling \$1.9 million. Sixty-nine loans totaling \$7.5 million were outstanding at year-end.

Also in 1999, the technical assistance grants program, financed with earnings from the CDRLF, provided operational funding for organizational and staff development, marketing, audits and purchase of equipment. CDRLF approved 103 grants totaling \$343,500.

## Eligible Applicants

A credit union must have a current low-income designation to participate in the CDRLF. The National Credit Union Administration annually publishes measurement standards to be used in awarding the "low-income designation" to credit unions.

# Overview

## Community Affairs Program

### Community Affairs Department

250 E Street SW

Washington, DC 20219

Telephone:

202-874-5556

Fax:

202-874-5566

Web site:

[www.occ.treas.gov](http://www.occ.treas.gov)

The Office of the Comptroller of the Currency (OCC) charters, regulates and examines approximately 2,500 national banks and 66 federal branches and agencies of foreign banks in the United States, accounting for 58 percent of the nation's banking assets. The mission of the OCC, established in 1863 as a bureau of the Department of the Treasury, is to ensure a safe, sound and competitive national banking system.

The OCC's Community Affairs department encourages national banks to be leaders in providing credit, investments and financial services, including microenterprise development. Its staff assists consumers, particularly in economically disadvantaged communities, to achieve broader access to financial services, and works with bankers and their community development partners to promote community economic development by:

- Establishing working relationships and facilitating partnerships among banks, community development corporations, other community development intermediaries and the OCC;
- Encouraging bank investment, lending and services for low- and moderate-income persons and small businesses, including microenterprises;
- Advising national banks; community development organizations; local, state and federal governments; and bank examiners on bank compliance with the Community Reinvestment Act and the expansion of access to credit and capital; and
- Providing training and technical assistance on economic and community development lending and investing, financing affordable housing development, and supporting small businesses with start-up and expansion finance and working capital.

The OCC supports the banks' efforts in the microenterprise arena by providing technical assistance to community development intermediaries that promote microenterprise development. The Community Affairs programs provide outreach, educational and technical assistance to national banks on, community development opportunities, issues and partnerships. The OCC also sponsors or co-sponsors regional and national forums and workshops on small business development that help to promote opportunities such as microenterprise development.



# Overview

## Community Affairs Program

### Office of Thrift Supervision

1700 G Street, NW

Washington, DC 20552

#### Telephone:

202-906-7857

202-906-7087

#### Fax:

202-906-6326

#### Web site:

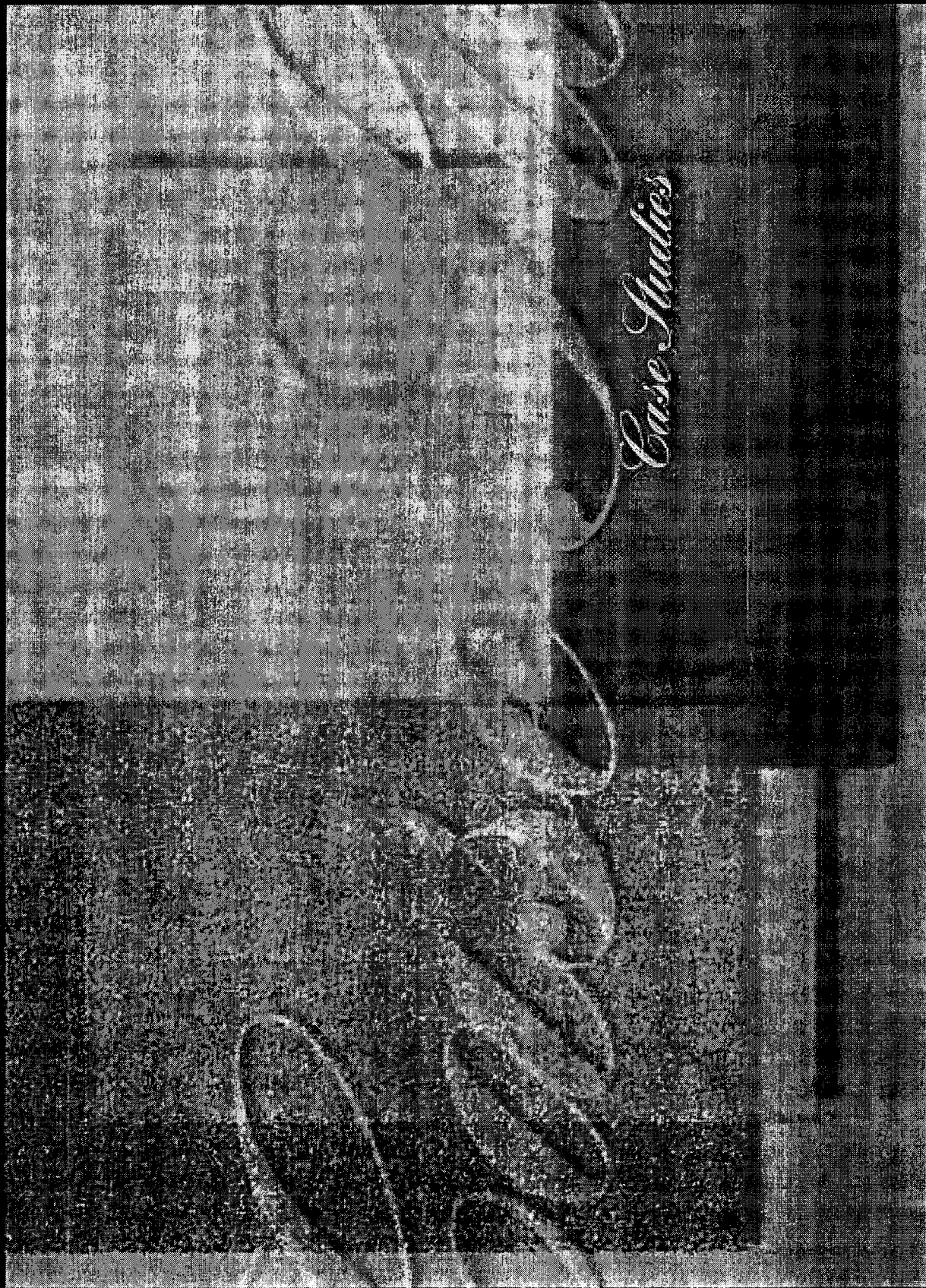
[www.ots.treas.gov](http://www.ots.treas.gov)

The Office of Thrift Supervision (OTS) is the primary regulator of all federal and many state-chartered thrift institutions, which include savings banks and savings and loan associations. The OTS was established as a bureau of the Department of the Treasury on August 9, 1989. The OTS has five regional offices located in Jersey City, Atlanta, Chicago, Dallas and San Francisco. Its expenses are funded entirely through assessments and fees levied on the institutions it regulates.

In 1993, the OTS' Community Affairs Program was created to support the thrift industry in helping to meet the credit and financial services needs of the thrifts' communities, particularly those with areas and individuals in greatest need. The program's mission is to actively assist the thrift industry's efforts to meet its obligations under the Community Reinvestment Act, and to provide safe and sound loans, investments and financial services for low- and moderate-income individuals and communities and other areas of greatest need. Community Affairs offices are located in Washington, D.C., and each of its five regional offices.

The OTS supports the efforts of its regulated financial institutions in the microenterprise arena through financial and technical assistance to intermediaries that promote microenterprise development. Primarily through the Community Affairs Program, the OTS provides outreach, educational and technical assistance to its regulated financial institutions on community development opportunities, program issues and possible partners. The OTS sponsors regional forums and workshops for local thrift institutions to promote opportunities to build partnerships and support community development initiatives such as microenterprise development.





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# Case Study:

**Featuring:****Bethex Federal Credit Union****20 East 179th Street****Bronx, New York 10453****Telephone:****718-299-9100****Fax:****718-294-4950****Web site:****[www.bethexfcu.org](http://www.bethexfcu.org)****Community Development Revolving Loan Fund Program****The Community Development****Revolving Loan Fund (Fund) is****a source for below-market rate loans****and technical assistance grants to****low-income designated credit****unions. The loans and technical****assistance grants are used to****improve credit union operations and****service to members.**

The Office of Community Development Credit Unions was created in 1994 to administer programs designed to establish, strengthen and improve the operations of small and low-income designated credit unions. To secure the "low-income" designation, a credit union must meet the definition in Section 701.34 of the National Credit Union Administration Rules and Regulations. The section requires documentation that a majority of the credit union's member-households earn less than 80 percent of the national median household income.

The Office of Community Development Credit Unions administers the Community Development Revolving Loan Fund. The Fund provides reduced-rate loans and technical assistance grants to low-income credit unions to assist them in delivering financial services to their members.

Community development credit unions primarily serve residents of distressed and financially underserved areas. Their mission is to empower their members by teaching them principles of money management and saving. This, in turn, helps spur economic development and revitalization of the local communities.

The Bethex Federal Credit Union (Bethex), located in Bronx, New York, has approximately \$5 million in assets. The Fund has made two below-market rate loans to Bethex totaling \$320,000. The loan proceeds provide funds for the credit union's small business lending and gives Bethex (and other low-income credit unions) the ability to lend to members who may not otherwise qualify for a conventional loan.

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An article in the April 15, 1999, edition of *The Bronx Times* highlighted Bethex's role in community development. The story illustrated how funds from the Community Development Revolving Loan Fund benefited Bethex member Kimberly Arrington and helped her on the road to owning her own business.

Just over five years ago,

Ms. Arrington—a single mother of three—was struggling to get by on public assistance. Today, she is the proud owner of Kimberly's Unisex Salon at 749 East 187th Street in the Bronx. According to Ms. Arrington, commercial banks were not interested in underwriting her loan. Her big break came when she visited South Bronx Overall Economic Development Corporation (SOBRO) and was referred to Bethex.

Bethex advised Ms. Arrington during the business loan application process, assisted her in gathering all the necessary financial information, and even lent a hand in purchasing furniture for her salon. She attended a basic business-training course through the Entrepreneurial Assistance Program at SOBRO, courtesy of Bethex.

Bethex has worked closely with Ms. Arrington from the very beginning. Even after Bethex approved her business loan, its support and encouragement continued. Ms. Arrington has now been in business for over a year. When her business hit a seasonal slump, Bethex provided a business loan consultant. The consultant services, made possible by a grant from Citicorp Foundation, helped Ms. Arrington reorganize her books, review her marketing and organizational structure, revise certain business strategies and work out miscellaneous financial issues.

Bethex is fortunate to have the on-site volunteer services of an AmeriCorps\*VISTA program member, who assists loan recipients from business start-up to day-to-day support. The AmeriCorps\*VISTA member serves as a liaison between the credit union and the microentrepreneur. Working as a team with the credit union's business loan consultant, the AmeriCorps\*VISTA member provides valuable input to the financial side of the project. Since small business support is a primary focus of the AmeriCorps\*VISTA member's service at Bethex, the member can devote the hours and energy necessary supporting the microentrepreneur.

Ms. Arrington is the first in her family to own a business. After a year in operation, she now has three employees—an indication of her success. "Bethex really helped make my dream come true," she said.

## Results

Bethex began focusing on small business development in its community around 1989. At that time, the credit union had under \$1 million in assets and received few grants. Its first small business loan of \$2,000 went to a woman who invested in a hot dog wagon. Through hard work and cooperation between the credit union and its members—made possible by a unique blend of federal funds, AmeriCorps\*VISTA volunteers and private grants—Bethex has developed a program that benefits all concerned. Through funds made available by the Community Development Revolving Loan Fund, Bethex has been able to build a successful, inclusive program aimed at potential microentrepreneurs.



## Key Players and Their Contributions

### Bethex Federal Credit Union

The Bethex Federal Credit Union—a community-based financial cooperative—is a non-profit organization whose mission is to serve the needs of its members. Like a bank, the credit union offers its members many financial services such as savings accounts, checking accounts, credit cards and multiple loan products. Through its emphasis on microenterprise, Bethex helps build a stable community by lending money and providing technical assistance to microentrepreneurs. Members and employees are actively encouraged to patronize the microentrepreneurs—this emphasis provides additional incentive and support.

### South Bronx Overall Economic Development Corporation (SOBRO)

The South Bronx Overall Economic Development Corporation (SOBRO) is a non-profit, grant-supported community development, job education and training firm. It was founded on the belief that the problems of abandonment and poverty in the South Bronx must be addressed by providing job skills and bringing business—and, therefore, jobs—back to the community. SOBRO provides technical, financing and consulting assistance to local companies. Its workshops, seminars and small business training are a cornerstone of microenterprise development in the Bronx.

### AmeriCorps\*VISTA

AmeriCorps\*VISTA members volunteer to work in disadvantaged communities full-time for one year. Members are assigned to local public and private non-profit organizations and work toward meeting community needs determined by the community.

## Funding: Sources and Uses

### National Credit Union Administration

Congress established the Community Development Revolving Loan Fund in 1979 through a \$6 million appropriation aimed at stimulating economic development in low-income communities. In 1986, the National Credit Union Administration (NCUA) was charged with sole administration of the Fund. The NCUA Board adopted amendments to Part 705 of NCUA Rules and Regulations on September 16, 1987, and began making loans/deposits to participating credit unions in 1990. Since that time, the revolving loan fund has generated nearly \$22 million in loans. Congress recently appropriated an additional \$4 million to the Fund, raising its assets to nearly \$12 million.

### AmeriCorps\*VISTA

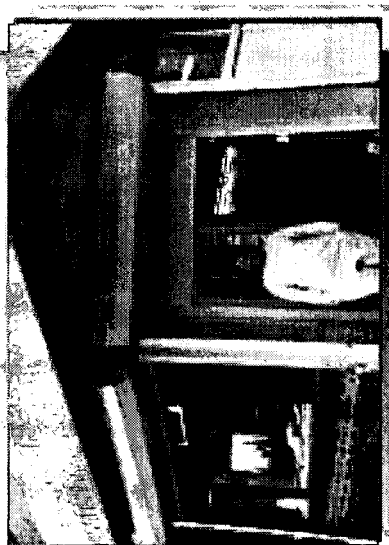
AmeriCorps\*VISTA has been meeting the needs of low-income communities since 1965, when President Lyndon B. Johnson established it as "Volunteers in Service to America" (VISTA). VISTA became part of AmeriCorps in 1993. The Corporation for National Service (located at 1201 New York Avenue, NW, Washington, D.C. 20525) oversees the AmeriCorps\*VISTA program, which is Congressionally funded through the Domestic Volunteer Service Act (42 U.S.C. § 4950 *et. seq.*).

### Citigroup Foundation

A grant from Citigroup Foundation provides the funds for a business loan consultant to assist microentrepreneurs on an individual, as-needed basis. Available support includes marketing and organizational assistance.

### Special Considerations

Through a hands-on approach aimed at building the business strengths of its members, Bethex has guided Ms. Arrington and other microentrepreneurs toward reaching their goals. Bethex is a relatively small credit union, yet it is able to successfully participate in the growth and development of the community it serves. Marketing and outreach activities are crucial in this effort. Above all, Bethex has the desire and determination to find a way to effectively service its loan applicants.



Kimberly Arrington proudly stands in front of her salon.



# Case Study

## Capital Works™

**Featuring:****Capital Works™****YWCA of New Castle County****233 King Street****Wilmington, Delaware 19801****Telephone:****302-658-7161****Fax:****302-658-7547****Web site:****[www.microbusinesschamber.com](http://www.microbusinesschamber.com)****Background  
and Overview**

Capital Works is a replica of Working Capital, the largest microloan program in the United States and the 1997 recipient of the first Presidential Award for Excellence in Microenterprise Development.

With Working Capital as a model, the YWCA of New Castle County, Delaware, and the First State Community Loan Fund partnered in 1994 to serve the needs of small community-based businesses in the state. Through the partnership, Capital Works was born. Capital Works provides loans to a wide spectrum of microentrepreneurs including caterers, day care centers, seamstresses, screen printers and computer specialists. It also supports home businesses, storefront businesses and street vendors.

When it began, Capital Works was supported by grants from Delaware's Economic Development Office and the United States Department of Agriculture, with the state of Delaware providing the core funding. A grant from the Rural Business-Cooperative Service of the United States Department of Agriculture allowed Capital Works to expand from northern Delaware through the rest of the state. Capital Works has also solicited volunteer contributions from local banks, which give needed support for program operations.

Microentrepreneurs can take advantage of Capital Works' opportunities through two different lending programs: Team Success and Owner Option.

Any self-employed business owner can apply to participate in the Team Success Loan Program. For most participants, a Team Success loan is their first business loan. Team Success loans help self-employed entrepreneurs with

**Capital Works provides microenter-  
preneurs across Delaware access to  
capital and developmental training.**

limited financial resources build a credit history, expand their business network, obtain loans and increase business-related skills.

As the name implies, Team Success is a peer-based microenterprise-lending program in which business owners work in teams of 3 to 10 members. Each team, self-selected and self-directed, acts as a support group, a lending committee and a networking vehicle. It elects its own officers, develops by-laws, and meets regularly to share insights, talents, skills and experiences.

The program is structured to inspire both individual and group achievement. Members have access to loans of \$500 to \$6,000 in set increments. Among other things, a participant must successfully complete successive business-training modules—with topics ranging from basic business recordkeeping to accounting analysis—to satisfy the loan requirements at each level.

The individual's success is tied to the group. Each group member's ability to borrow is frozen if one member falls behind on loan payments. The group support helps ensure that loan payments are made timely. Moreover, through shared responsibility and mutual support, Team Success members build their businesses through access to additional capital, and enhance their credit standing by making regular loan payments.

The Owner Option Loan Program is designed to increase economic opportunity to more established microbusinesses in Delaware. Microentrepreneurs may borrow from \$1,500 to \$10,000, depending on their ability to meet the lending criteria. A Capital Works staff member conducts an

assessment of the business and a site visit; an acceptable credit history and collateral are required. A loan committee of senior YWCA and First State Community Loan Fund staff reviews the loan application. In the Owner Option program, microentrepreneurs receive an incentive (a discount on their loans' annual percentage rates) to participate in the programs of the MicroBusiness Chamber of Commerce, the YWCA's sister microenterprise initiative. Capital Works operates in conjunction with the MicroBusiness Chamber of Commerce to offer networking events, educational seminars, Internet training and marketing assistance.

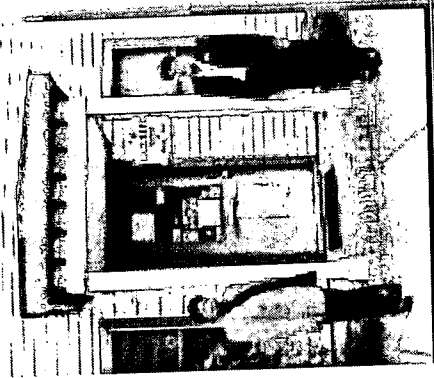
"Starlite Travel & Tour" is one of many Capital Works success stories in rural southern Delaware. After working in a travel agency for about eight years, Starr Hargraves recognized a void in the market for travel and tour services in her area—and decided she could fill it.

After hearing about Capital Works, Starr attended an informational meeting in January 1999. There she met two other hopeful micro-entrepreneurs, and they formed a loan group. After she completed the program's group development phase in March 1999, Starr received her first loan, quit her job and opened her own office.

During its first year, Starlite Travel & Tour grossed sales exceeding \$40,000. Starr has hired full- and part-time employees, and is pursuing her own 21-seat motor coach for tours. She continues to participate in Capital Works and has advanced three steps on the loan-eligibility ladder.

Starr attributes her success to her spiritual relationship, her family and Capital Works. Interaction with other Capital Works members gives Starr the support she needs in marketing and building a customer base. Her first brochure is being developed and printed by a fellow Capital Works member. Starr says, "It just keeps getting better and better."

Starr Hargraves (right) proudly shows her new office to Brenda Whitehurst of Capital Works.





# "It just keeps getting better and better..."

Starr Business

## Key Players and Their Contributions

The combination of Capital Works and the MicroBusiness Chamber of Commerce at the YWCA represents an innovative model for microenterprise development. The availability of both group and individual microloans designed to meet the immediate financial needs of businesses, coupled with access to market strategy, presents a unique microloan strategy. Supported by business growth through training, technical assistance, procurement and links to the larger business community, these programs have become a national model of excellence and a mainstay for Delaware-based microbusinesses.

In 1998, the Delaware Economic Development Office surveyed 100 businesses participating in Capital Works to determine whether the program was having a positive impact on business operations. The survey focused on issues and challenges reported by participants when they joined the program. According to the survey results:

- 70% indicated increased traffic to their business;
- 70% indicated an average monthly sales increase of \$1,250 or more; and
- 40% increased their line of products/services.

- 96% reported better access to business funding;
- 94% reported the ability to develop a sound business plan;
- 85% reported increased access to outside business resources;
- 85% reported a greater ability to find other businesses to address common challenges or to pursue joint opportunities;
- 71% reported better access to supplies and equipment;

## YWCA of New Castle County, Delaware

The YWCA manages and operates the Capital Works program, and is the starting point for program participants. The agency works in the community, recruits program participants and volunteers, provides training sessions and facilitates Team Success loan groups.

Capital Works works closely with the YWCA's other microenterprise initiative, the MicroBusiness Chamber of Commerce ([www.microbusinesschamber.com](http://www.microbusinesschamber.com)).



Starr books another tour.

## Funding: Sources and Uses

This is a collaborative effort among the YWCA of New Castle County, the U.S. Small Business Administration's Office of Women's Business Ownership and the Delaware State Chamber of Commerce. The MicroBusiness Chamber of Commerce is designed to provide services to microbusinesses with five or fewer employees. In addition to the educational and networking opportunities, members enjoy access to membership benefits of the State Chamber of Commerce and the YWCA.

### The First State Community Loan Fund

The First State Community Loan Fund is a not-for-profit community development financial institution that specializes in supporting small businesses, microenterprises and affordable housing in the state of Delaware. It provides funding for the Capital Works loan programs and furnishes all administrative support for outstanding loans.

The Rural Development, Rural Business-Cooperative Service of the United States Department of Agriculture plays a vital role in supporting Capital Works and similar microenterprise programs throughout the country. Its Rural Business Enterprise Grant Program assists non-profit corporations, public bodies and federally recognized Indian tribal groups to develop small and emerging business enterprises. Grant funds provide technical assistance and are used to establish revolving loan programs to small, emerging or home-based businesses that are typically under-served and lack sufficient access to capital for their business needs.

Funding from federal, state and local sources is used for all aspects of Capital Works' operations including staffing, administrative support, program supplies and materials. Capital Works receives a Rural Business Enterprise Grant from the United States Department of Agriculture, and a grant from the Economic Development

Administration, United States Department of Commerce. Annual funds on the state level designated for microenterprise development are allocated from the Delaware Economic Development Office.

At the local level, Bank of America and PNC Bank donate office space and equipment for Capital Works in Kent County and Sussex County, respectively. The majority of area banks are solicited annually for contributions. In 1999, the following financial institutions made donations ranging from \$5,000 to \$35,000:

- Banker's Trust Delaware
- Chase Manhattan Bank
- First Omni Bank
- Greenwood Trust
- Morgan Guaranty Trust
- PNC Bank
- Traveler's Bank
- Wilmington Savings Fund Society, FSB

## Special Considerations

Capital Works attributes its success across Delaware to two main factors: the unique services provided to microenterprises, and the strong collaborative efforts of the MicroBusiness Chamber of Commerce and its partners. With the powerful combination of Capital Works and the MicroBusiness Chamber of Commerce, microbusinesses have an array of resources at their fingertips to help them succeed. No matter what a business's stage of growth or development, it can become even more successful through programs offered by the YWCA.

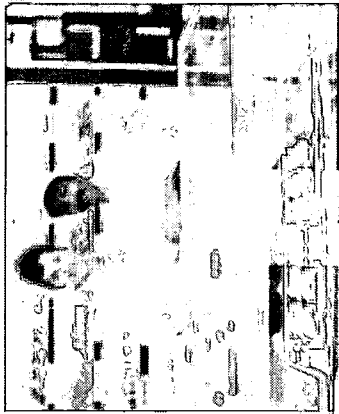


*Case Study:***Featuring:****Cooperative Business  
Assistance Corporation****433 Market Street****Suite 201****Camden, New Jersey 08102****Telephone:****856-966-8181****Fax:****856-966-0036****Web site:****[www.hometown.aol.com/cbac2000/  
page/index.htm](http://www.hometown.aol.com/cbac2000/page/index.htm)*****The Cooperative Business Assistance Corporation Microloan Program*****Background and Overview**

***The Cooperative Business Assistance Corporation is a private nonprofit organization that provides business financing and creates jobs in the South New Jersey region.***

The Economic Development Administration's Revolving Loan Fund provides economically distressed communities with a flexible and continuing source of capital. Coupled with other economic development tools, the program contributes to long-term economic stability and growth in the communities it serves. Grants to capitalize or recapitalize a Revolving Loan Fund are awarded to local governments, regional development organizations and states. Revolving Loan Fund financing is expected to be strategically targeted to those industrial sectors, businesses and investments that, individually and collectively over time, will increase the competitiveness of local industries and individual businesses and strengthen the economic base.

The Cooperative Business Assistance Corporation (CBAC) in Camden, New Jersey, is a certified Community Development Financial Institution providing market or below-market rate business loans and technical assistance to small businesses located in or moving into the South Jersey region, primarily Camden, Gloucester and Atlantic Counties. The CBAC also encourages private investment in the city of Camden by leveraging public funds with private funds it obtains through loan participations with partner banks in the area.



Elizabeth Santana and her husband, Salin, with their display of delicious baked goods.

The CBAC began offering micro-loans in 1993 with funding from the Economic Development Administration. The portfolio has grown to over \$800,000. The corporation recently employed an accounting assistant to oversee the bookkeeping and financial accounting of its microloan borrowers, which helps the businesses become more successful and prevents possible loan losses to the revolving loan fund. The CBAC can now be more proactive and identify potential accounting problems before they negatively impact the microbusinesses.

The CBAC offers six different loan products to meet the needs of urban businesses located primarily in Camden, New Jersey. Its micro-loan programs are especially suited to small start-up or smaller businesses with financing requirements up to \$30,000.

Santana's Bakery, located in a small shop on River Road in Camden, is one of many microloan fund success stories. The bakery's owner, Elizabeth Santana, began working with the CBAC in the fall of 1998. Her first \$10,000 microloan purchased baking equipment and furnished working capital to start her Hispanic bakery. After six months of increasing sales, Ms. Santana received a second loan of \$8,000 to buy a larger oven for the bakery.

Over the first two years, the business's annual sales grew from \$70,000 to \$152,000. In spring 2000, Ms. Santana began expanding her business again. Her goal is to boost sales yet again by selling bread to stores and restaurants wholesale. Already she has 12 daily stops for her products. Ms. Santana is guided by the training and marketing support she has received through the CBAC's assistance. She has calculated that "578 loaves is breakeven for the new wholesale store." Ms. Santana's success is also benefiting others. With bakery sales increasing, Ms. Santana found she needed more help. The bakery now has four employees, and is off to an ambitious start.



Results	Key Players and Their Contributions	Funding: Sources and Uses
<p>Since the inception of the CBAC's microloan program, the corporation has funded 79 microloans, totaling over \$1 million, with capital from the Economic Development Administration and additional matching funds. The CBAC's current microloan portfolio contains 42 loans valued at over \$400,000. To date, 85 percent of the microloan borrowers are still in business, and 69 percent of the microloans have been made to minority- and women-owned businesses.</p>	<p>The Cooperative Business Assistance Corporation partners with seven area banks that provide additional loan capital, make contributions toward meeting administrative expenses and promote private investment through loan participations. Bank employees serve on the CBAC's Board. The partner banks are Commerce, First Union National, Summit, Hudson, Sun National, Mellon, and PNC.</p>	<p>In addition to the funds provided by the Economic Development Administration of the United States Department of Commerce, the Cooperative Business Assistance Corporation receives additional funding for its microloan and other loan pools from various organizations and foundations, including the:</p> <ul style="list-style-type: none"> <li>• United States Department of Housing and Urban Development</li> <li>• United States Small Business Administration</li> <li>• United States Department of Treasury</li> <li>• New Jersey Fund for Community Economic Development, and</li> <li>• New Jersey Urban Enterprise Zone Authority.</li> </ul>

### Special Considerations

Santana's Bakery's success is representative of many clients of the Cooperative Business Assistance Corporation. Elizabeth Santana has been able to move from working for others to supporting herself, and employing others, in a very short time.

Many microloan clients are, however, unable to support themselves on start-up business revenues until their fourth or fifth year of operation. Some CBAC clients choose to operate part-time businesses for the life of the loan, and beyond. Others, like Ms. Santana, find they are able to be self-supporting very quickly and are natural entrepreneurs.



Salin Santana's talents as a baker contribute to the bakery's success.



*Case Study***Featuring:****Coastal Enterprises, Inc.****P.O. Box 268****Wiscasset, Maine 04578****Telephone:****207-882-7552****Fax:****207-882-7308****Web site:****[www.ceimaine.org](http://www.ceimaine.org)****Coastal Enterprises, Inc. Refugee Microenterprise Programs****Background and Overview**

*To assist refugees in becoming economically self-sufficient through self-employment and to help refugee communities in developing employment opportunities and capital resources by providing business training, technical assistance and credit access.*

The Office of Refugee Resettlement (ORR) began supporting microenterprise programs for refugees in 1991. The office provides grants to mutual assistance associations, voluntary resettlement agencies, microenterprise organizations, other community-based organizations and state governments. Most of the refugees serviced by the program have limited English language proficiency, little or no established credit, few if any assets, and little or no American business experience. The program has assisted over 800 microbusinesses, more than 600 of which are newly established businesses. More than 4,000 refugees have gained entrepreneurial skills and knowledge through the program.

ORR also provides a grant to the Institute for Social and Economic Development (ISED), which helps organizations that receive ORR microenterprise grants to maximize their program performance. It works with organizations on program design, effective linkages with the refugee community, and organizational issues through site visits to the agencies, and telephone and e-mail consultation. ISED also facilitates shared learning among the grantee agencies in semiannual workshops and computer linkages via a listserv.

Coastal Enterprises, Inc. (CEI) is a private, non-profit community development corporation and community development financial institution located in Maine.

Throughout the state, CEI provides financing and technical assistance in developing medium, small and microenterprises; community facilities, such as child care; and affordable housing. In 1991, CEI received its first funding from ORR for the New Americans Microenterprise (NAME) Project.

Project NAME was a collaborative effort involving CEI, Catholic Charities Maine Refugee Resettlement Program, Portland Adult Community Education, and Maine Centers for Women, Work and Community. Program services included classroom training, one-on-one technical assistance and access to credit through CEI and other sources.

CEI continues to assist the refugee community in the greater Portland area through its current program, StartSmart, which operates in partnership with Catholic Charities Maine Refugee and Immigration Services and Casco Bay Partnership for Workplace Education. Like Project NAME, StartSmart promotes the economic self-sufficiency of refugees with literacy-sensitive group training in business plan development and business management. Individual business counseling is also offered to address specific issues. Support for new microentrepreneurs does not end with the completion of their initial business training.

StartSmart staff work diligently to develop long-term relationships with clients by providing ongoing support, training and access to capital and loans.

Since 1991, 164 refugees from over 20 countries have received business training and technical assistance through CEI, resulting in the start-up, strengthening or expansion of 35 businesses. Seven refugee-owned businesses have received nine loans totaling \$42,950.

The experience of one young Ethiopian refugee illustrates the impact of this type of project. Mahfuz Fulli approached CEI in 1992 with two business ideas. He participated in business training and learned to assess the feasibility, viability, risks and rewards of his business ideas. Based on this assessment, he decided to open a commercial

cleaning business. At the business training graduation, he was introduced to a member of the Project NAME Advisory Committee who had a residential cleaning business and offered him support. She became his mentor and helped him develop industry-specific expertise. She also introduced him to the owner of a commercial cleaning business, whom Mahfuz was able to "job shadow" for three months learning through experience how to run a cleaning business.

Mahfuz started his business on a part-time basis while continuing his employment. Working with borrowed equipment, he reached a level of \$18,000 in sales per year. It became apparent that he would need to acquire his own equipment if his business was to expand. In 1993, he applied to CEI for a \$6,500 loan. He had a good plan for making the transition from a part-time to a full-time business. However, he had no credit history and inadequate collateral. CEI granted the loan.

The business continued to grow, and in July 1996 Mahfuz received a second loan of \$15,000 to finance his business expansion. In the intervening period, he successfully made the transition to a full-time business, which became his sole source of support. He created one part-time and two full-time jobs for members of his community. He also obtained a mortgage from a local financial institution to finance the purchase of a house, brought over his fiancé from his native Ethiopia and started a family.

With hard work and substantial support from CEI, Mahfuz was able to grow his business. He built its internal capacity, while increasing the scale and complexity of contracts and maintaining a competitive advantage by offering quality services at a reasonable price. His business continues to flourish. He is an active member of the business community and remains both a participant and supporter in CEI's refugee microenterprise program.

Mahfuz Fulli works hard to keep all his accounts in order.





## Key Players and Their Contributions

### Results

With support from the Office of Refugee Resettlement, CEI has translated its experience in providing microenterprise development services into a program targeted to refugees. CEI continues to provide assistance to refugees interested in microenterprise as a path to economic self-sufficiency. In addition, CEI has been able to leverage ORR support with private funds and to expand its services to the immigrant community.

### Coastal Enterprises, Inc.

Coastal Enterprises, Inc. is a private, non-profit community development corporation. Its primary activity is providing financing and technical assistance to small businesses that offer income, employment and ownership opportunities to low-income people in Maine. CEI has been actively involved in microenterprise development since the mid-1980's; it has provided training and technical assistance to 10,000 new and existing entrepreneurs and provided roughly \$7 million in loans to more than 500 micro-businesses. CEI is the lead agency in coordinating the work of collaborating organizations, and providing training, technical assistance and access to business financing.

### Catholic Charities Maine Refugee and Immigration Services

Catholic Charities Maine Refugee and Immigration Services (RIS) (formerly Refugee Resettlement Program) is the resettlement agency in Maine and serves approximately 200 newly arrived refugees each year. RIS provides support in outreach and recruitment, case management, interpreter services, consultation in cultural issues and critical linkages to employment opportunities for individuals who choose not to pursue self-employment.

### Casco Bay Partnership for Workplace Education

Casco Bay Partnership for Workplace Education (CBP) is a regional resource for participatory, learner-centered workplace education. CBP has expertise in adult education, including working with students who are linguistically and culturally diverse. CBP provides assistance in ensuring that training and project materials are culturally sensitive and linguistically appropriate to the population it serves.

Funding: Sources and Users	Special Considerations
<p><b>Institute for Social and Economic Development</b> The Institute for Social and Economic Development (ISED) consults with the CEI refugee microenterprise program. During annual site visits, ISED staff members speak with refugee clients and meet with the project team to discuss implementation progress and issues, provide insights, and share the approaches various other grantee agencies are using to address problems that CEI is facing. CEI project team members attend the semi-annual ORR microenterprise grantee workshops. The team has access to other microenterprise programs via the grantee listserv and to ISED consultation services via telephone and e-mail.</p> <p><b>Maine Centers for Women, Work and Community</b> Maine Centers for Women, Work and Community provides a range of employment and career development services. It created a model curriculum for an intensive business planning training program that was used as the basis for the training provided in Project NAME.</p> <p><b>Portland Adult Community Education</b> Portland Adult Community Education (PACE) offers a wide range of vocational and educational training to adults throughout the greater Portland area. PACE provides vocational education for refugee and immigrant populations and offers classes in "English as a Second Language."</p>	<p>By providing funding for microenterprise development targeted specifically to refugees over the past nine years, ORR has achieved several goals: It has opened opportunities for refugees to become economically self-sufficient. It has leveraged additional funds from local banks and other funding and business financing sources. It has also encouraged the entire microenterprise industry in the United States to recognize the refugee segment of the population, stimulating significant activity beyond its funding.</p>



# Case Study

## Working Smart

### Featuring:

**Metropolitan Development  
and Housing Agency**

**701 South 6th Street**

**Nashville, Tennessee 37206**

### Telephone:

**615-252-8505**

### Fax:

**615-252-8559**

### Web site:

**[www.nashville.org/mdha](http://www.nashville.org/mdha)**

**The city of Nashville seeks to assist residents of the Nashville Enterprise Community, particularly residents of public housing, in achieving economic self-sufficiency by providing training opportunities and other related services that pertain to small business and microenterprise development.**

**The Nashville Enterprise Community is comprised of several census tracts in South Nashville, designated by the United States Department of Housing and Urban Development in 1994 for economic and community development.**

## Background and Overview

The signature piece of the Nashville Enterprise Community's economic development strategy was the construction of an economic development center—the Southside Enterprise Center (Center). It was built within the Nashville Enterprise Community and houses a variety of economic development and community services programs. Housing the Center's services in a neighborhood facility allows more efficient service delivery and coordination, and is more convenient for Enterprise Community residents. Through the Nashville Enterprise Community Program, funds are channeled for economic development in low- and moderate-income neighborhoods.

The Center opened its doors the first week of August 1996, and is fully leased to non-profit organizations, government agencies and several microenterprises. A variety of job-related services is available at the Center. For example, residents can participate

in a life skills/personal development training course, enter a job or entrepreneurial training program, and receive placement assistance.

One of the more successful programs operating out of the Center is the Metropolitan Development and Housing Agency's "Working Smart" program. Working Smart outfits people with skills, technical help and money to start a micro-business through an eight-week entrepreneurial training program offering classroom training in topics ranging from accounting and taxes to sales. Training focuses on both personal development and business development. Participants are schooled in such areas as self-motivation, conflict resolution, image building, finance and marketing fundamentals, and personnel management, and customer service. Participants also prepare professional business plans.

	<p>The foundation of Working Smart's growth in the microenterprise area was provided through a grant from the Department of Housing and Urban Development (HUD) to Nashville's Metropolitan Development and Housing Agency. Five local banks also donated funds for a revolving loan pool and, in the program's infancy, additional funds needed for training participants. The revolving loan fund is available to program graduates with sound business ideas. At the start of the program, participants present their ideas to a loan committee. The loan committee is comprised of staff from the Metropolitan Development and Housing Agency and the Entrepreneur Guidance and Training, Inc., as well as various lender representatives. The committee provides feedback on the idea's feasibility as well as the applicant's credit history and likelihood of qualifying for a loan. Loans are granted in amounts up to \$6,000 for startup costs at the prime rate, plus 2 percent.</p>	<p>Nashville resident Nella Pearl Frierson could not be more pleased with the Working Smart program. This participant combined the business skills she learned in the program with initiative, ingenuity and braiding skills taught by her mother. Ms. Frierson is now the proud owner of Pearl's Braid Shop in South Nashville. Ms. Frierson, a single mother of five, depended on welfare payments for about 15 years before discovering Working Smart. She supplemented her welfare payments by braiding the hair of customers who came to her home. Working Smart taught Ms. Frierson the necessary business skills and the basics of setting up and operating a business. The program even assisted her in finding commercial space for her new venture.</p> <p>Upon graduating from Working Smart, Ms. Frierson left her front porch and opened her own shop on Lewis Street in Nashville. She built a solid client base and soon found her business had outgrown her work space. With additional</p>
	<p>assistance from Working Smart, Ms. Frierson relocated to a larger shop at the Southside Enterprise Center on Lafayette Street, and her clients followed. By applying the business skills she acquired in the Working Smart program, her business expanded and others in the community are benefiting from her entrepreneurial skills. Pearl's Braid Shop now employs at least two part-time employees, and its gross annual earnings continue to grow.</p> <p>Ms. Frierson has come a long way—from braiding hair to supplement her welfare checks in a public housing project, to owning a thriving business and her own home. Ms. Frierson's dreams have come true, thanks to Working Smart and the Metropolitan Development and Housing Agency's home ownership training and lease purchase program.</p> <p>Ms. Frierson's story is just one example of Working Smart's successes, but it exemplifies what the program can achieve for its participants—and the community.</p>	

## Results

HUD has recognized the Nashville Enterprise Community as a top national performer. Working Smart graduates have been profiled in the local press and in the *New York Times*. More than 96 people have completed the Working Smart training program, and 37 startup loans have been made. These businesses are now providing services and goods to their communities, including hair care, landscaping, baked goods, auto detailing, computer services and clothing.



## Key Players and Their Contributions

### Metropolitan Development and Housing Agency

The Metropolitan Development and Housing Agency is the local agency responsible for administering the Enterprise Community and Community Development Block Grant programs in Nashville-Davidson County. For the Working Smart program, the Metropolitan Development and Housing Agency contracts with Entrepreneur Guidance and Training, Inc. to operate the required training program, and to service the loans. The Metropolitan Development and Housing Agency manages the loan funds and the loan portfolio.

### Entrepreneur Guidance and Training, Inc.

Entrepreneur Guidance and Training, Inc. operates the training program required for all Working Smart participants, and services the loans to participants. It advertises the Working Smart program in the community to recruit potential participants, develops the training modules and conducts all classroom and workshop sessions. Entrepreneur Guidance and Training, Inc. also provides technical assistance to Working Smart graduates throughout the initial stages of their new businesses.

Five Nashville banks provide financial contributions and many valuable services to Working Smart. Through the program, banks can have a positive impact on a portion of the community they might not otherwise reach through conventional small business lending. As illustrated by their comments below, the banks are an integral part of Working Smart, and their enthusiasm is unmistakable.



*Working Smart graduates successfully complete an 8 week micro-business training program.*

**AmSouth** — AmSouth's financial support is just one element of its successful partnership with the Working Smart program. AmSouth also provides ongoing technical assistance, board and committee oversight, and staff training. Its many volunteers have received a personal sense of satisfaction seeing the Working Smart program participants grow into successful business owners. AmSouth participates in numerous microenterprise programs across its nine-state market area. Working Smart serves as AmSouth's prime model of success, efficiency and true community development through a partnership that brings the diverse resources of a community together to improve its quality of life.

**Bank of America** — Bank of America has participated in Working Smart since the program's inception. Following its initial cash pledge of \$50,000 over a five-year period, Bank of America branched into other areas of support. It furnishes classroom training materials, and a Bank of America employee volunteers to serve on the program's Loan Committee. Working Smart participants are also welcome at the Bank of America-sponsored Small Business Resource Center. This separate resource supports the Working Smart program with business planning assistance and guidance. Working Smart provides Bank of America with an avenue of support for the true small business entrepreneur in his or her quest to succeed.

**First Union Bank** — First Union makes an annual financial contribution to the Working Smart loan pool, and its representatives serve on the Selection and the Loan Review Committees. The Selection Committee is a unique

part of Working Smart. Candidates present a business idea to this committee, whose members draw on their banking and community experiences to point out the proposal's strengths and weaknesses and give direction in developing a business plan. The Selection Committee also reviews a candidate's credit report and, if necessary, makes suggestions to improve credit standing prior to the candidate applying for a loan. Working Smart is one of over 30 microlending initiatives supported by First Union throughout its operation region.

**SunTrust Bank** — SunTrust is an active participant on Working Smart's Loan Advisory Council, thanks to the volunteer services of its employees. The Loan Advisory Council interviews prospective participants and reviews their proposed business plans, personal financial condition and credit bureau reports. Bank employees also teach classes on various banking topics. SunTrust Bank makes annual financial

contributions in support of the day-to-day operations of the Working Smart program, as well as to the Metropolitan Development and Housing Agency's loan pool.

**Union Planters Bank** — Union Planters Bank is proud to be a continuing participant in Nashville's Working Smart program. Since the program's creation, Union Planters has made annual financial contributions of at least \$5,000, and its employees have volunteered their services on various committees. The visible, productive results that Working Smart graduates exhibit on both a personal and business level reward the Union Planter employees for their contributions and efforts. Due to the efforts of banks such as Union Planters, Working Smart graduates have re-established their credit and obtained various financial services from the banks that have contributed to their success.

## Funding: Sources and Uses

Funds from HHS Social Services Block Grants and HUD Community Development Block Grants are used for training and other services provided by Entrepreneur Guidance and Training, Inc. The loan fund is comprised solely of contributions from participating Nashville banks. Working Smart participants may borrow a maximum of \$6,000 for a three-year term.

## Special Considerations

Due to its success, the Working Smart program has been replicated in another area of Nashville, outside of the original Enterprise Community. With the success of the Southside Enterprise Center, two more alert centers have opened in the Enterprise Community. These centers are similar in concept but more focused on the delivery of basic services, including community policing, code inspections, social services and welfare-to-work offices.



Nella Frierson at work  
in her shop.



# Curse Study

**Featuring:****New York State Department of Labor****State Office Campus – Building 12****Room 266****Albany, New York 12240****Phone:****518-485-6176****Fax:****518-457-1413****Web site:****none, at the moment**

## Self-Employment Assistance Program

### Background and Overview

Congress enacted federal legislation in 1993 authorizing states to offer unemployed individuals assistance in becoming self-employed as an option under the State unemployment insurance program. The Self-Employment Assistance Program—born from the legislation—provides certain eligible individuals the opportunity to start their own businesses while collecting payments equivalent to unemployment insurance benefits.

New York was the first state to establish a Self-Employment Assistance Program. The United States Department of Labor approved the state's plan in 1995, and it has since become a model program for other states.

Participation in a Self-Employment Assistance Program is not automatic. Applicants are chosen if they are identified as likely to exhaust their unemployment benefits for reasons such as they have obsolete skills or occupations, or find themselves the victims of plant shutdowns or mass layoffs. Participants in New York's Self-Employment Assistance Program face long-term unemployment essentially because the job market no longer needs their skills and experience. Many participants were previously employed in professional, technical or managerial occupations.

Potential participants must first fulfill the eligibility and application requirements. For example, applicants must be at least 18 years old, agree to locate their businesses in New York and cannot have received more than 12 unemployment insurance payments in their current period of benefits. Once accepted into the Self-Employment Assistance Program, participants must complete the

*To offer dislocated workers (those identified as having difficulty becoming reemployed) the opportunity to start their own businesses.*

program's educational component, which includes at least 20 hours of entrepreneurial training in such topics as starting a business, developing a business plan, marketing strategies, financing and taxes.

Program participants are excused from the unemployment insurance Program's full-time work-search requirement so they can work full-time at starting a business. In lieu of receiving normal unemployment insurance payments, participants receive Self-Employment Assistance payments in the same manner and duration as normal unemployment insurance payments. However, benefit extensions are not available to Self-Employment Assistance participants.

Victoria Fox of Syracuse, New York, is one example of the thousands of formerly unemployed workers who have successfully completed the Self-Employment Assistance Program. Victoria had been employed for many years by a company that underwent a corporate downsizing and laid off over 700 employees, Victoria among them. While standing in line to file for unemployment insurance benefits, Victoria pictured herself on the road to fulfilling a lifelong dream—a thought not many would have under such dire circumstances, but one shared by three of her unemployed co-workers.

The four former co-workers heard about the Self-Employment Assistance Program in a reemployment workshop, and decided to take a chance starting their own business. Victoria applied and was accepted to the Self-Employment Assistance

Program, then received counseling and technical assistance through the state of New York's Small Business Development Center (a process she says was very helpful). While starting her business, she had the added support of 26 weeks worth of unemployment insurance benefits.

Today, five years later, Victoria and her co-workers are still in business. Their company, Accessibility Solutions, Inc., is a provider of a wide range of accessibility lifting equipment for the disabled. Its products help break the barriers caused by stairways and entrances, both indoors and out. Victoria is the President of Accessibility Solutions, Inc. and her co-workers are the company's officers. Each person contributes his or her particular area of expertise.

Accessibility Solutions' 1999 receipts far surpassed \$1 million. Victoria takes great pride in having faced the challenge of long-term unemployment by establishing her own business, and creating job opportunities for others. The unemployment insurance office is a distant memory for Victoria these days, but she will always be grateful for being given the chance to create Accessibility Solutions, Inc. while on unemployment insurance benefits.

Victoria is one example of a company grossing well over \$1 million in 1999, but many other program participants have had similar successes. Even those earning less are thrilled and proud to have an enterprise that they started themselves.



## Key Players and Their Contributions

### Results

In New York state, nearly 8,000 participants have completed the Self-Employment Assistance Program. Sixty-eight percent have started a small business that has become their primary source of income. Another 12 percent have started a small business that they supplement with a wage and salary job. And 11 percent have found wage and salary employment resulting from their participation in the Self-Employment Assistance Program. These results have been consistent for every year that surveys have been sent to former participants. Businesses have emerged in every region around the state, and in every conceivable industry and service. The types of businesses range from computer services, to farms, to auto dealerships and banks. The top performing business grossed well over \$2 million in 1999, and employed 16 persons.

### New York State Small Business Development Center

In every region around the state, the local Small Business Development Center partners with the New York Department of Labor to provide workshops, training and counseling. The tremendous success of the Self-Employment Assistance Program is a direct result of the centers' active participation, which provide free confidential, personalized counseling for both start-up and existing businesses.

### Service Corps of Retired Executives

The Service Corps of Retired Executives (SCORE) is a national nonprofit association comprised of over 12,000 volunteers who donate their time to assist aspiring entrepreneurs. SCORE members are working or retired business owners, business executives or operations managers. SCORE provides business counseling, conducts low-cost workshops focusing on various aspects of operating a successful business, and runs a CyberChapter to provide e-mail answers to business questions (<http://www.score.org>).

### Cornell University's Cooperative Extension Program

Cornell University runs Small Business Start-up workshops across New York state. The attendance cost is nominal, and often free. Many locations offer specialized services geared toward agricultural businesses.



One of the many products available from Accessibility Solution, Inc.

### Internal Revenue Service

The Community Relations Office of the Internal Revenue Service works with New York's Self-Employment Assistance Program to provide free one-day sessions for small business owners. The curriculum covers "everything you need to know" about business practices from the Internal Revenue Service's perspective.

### Funding: Sources and Uses

The 1993 federal legislation allowing states to establish a Self-Employment Assistance Program did not include a dedicated funding stream to run the programs. New York state runs its program with a combination of administrative funding from various sources, all administered by the United States Department of Labor.

Unemployment insurance funds are used to pay the Self-Employment Assistance program participants.

Under the Wagner-Peyser Act, the United States Department of Labor is charged with allocating funds to states for establishing and maintaining state employment service offices, which provide a wide range of labor-exchange services and information to job seekers. Under the Act, the funds may also be used for services and activities related to the Self-Employment Assistance Program.

### Special Consideration

The New York State Self-Employment Assistance Program has received national recognition. In 1994, the Interstate Conference of Employment Security Administrators presented its top award for innovations in employment, the *Architect of Change Award*, to the New York State Department of Labor. The award included a \$25,000 stipend to benefit the program. The Small Business Administration awarded its 1998 *Vision 2000 State Model of Excellence* Award for the outstanding work of the New York State Department of Labor and the New York State Small Business Development Centers for Self-Employment Assistance Program participants.



# Case Study:

## Featuring:

**Northeast Entrepreneur Fund, Inc.**

**200 Olcott Plaza**

**820 Ninth Street North**

**Virginia, Minnesota 55792**

**Telephone:**

**218-749-4191**

**Fax:**

**218-749-5213**

**E-mail:**

**corefour@entrepreneur-mn.org**

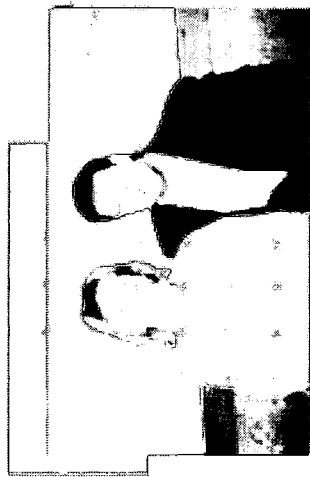
## **Northeast Entrepreneur Fund, Inc.**

### **Background and Overview**

The Community Development Financial Institutions Fund (CDFI Fund) designates organizations as Community Development Financial Institutions (CDFIs), which are specialized financial institutions that work in market niches that have not been adequately served by traditional financial institutions. CDFIs provide a range of financial products and services, including mortgage financing for first-time homebuyers, financing for community facilities, commercial loans and investments to start or expand small businesses, loans to rehabilitate rental housing, and financial services needed by low-income households and local businesses. CDFIs also provide services that help ensure that credit is used effectively, such as technical assistance to small businesses and credit counseling to consumers. CDFIs vary by organization type and include community development banks, credit unions, loan funds, venture capital funds and microenterprise loan funds.

The Northeast Entrepreneur Fund is a CDFI created in 1989 to provide loans and guidance to start-up and existing small businesses in northeastern Minnesota. It provides training, technical assistance and financing to microenterprises and small business owners. The Fund serves a predominantly rural region that spans seven counties covering over 20,000 square miles, and has a population of 310,000.

Economic restructuring and permanent job loss during the early 1980s had a devastating effect on the regional economy, which was based on natural resources—primarily iron mining—and tourism. The Northeast Entrepreneur Fund was part of a regional effort to support homegrown companies and diversify the economy of northeastern Minnesota. Its founders recognized that many



Tina and Adam Makela

jobs would not return to the region even when the iron mining industry recovered. So, individuals needed to start their own businesses and become self-reliant. By nurturing small businesses with loans and technical assistance, the Fund hopes to encourage entrepreneurial thinking and create local prosperity and job opportunities.

Customers of the Northeast Entrepreneur Fund are typically unemployed or under employed individuals who lack access to traditional business development resources, but have the desire to start or expand businesses to provide for them and their families. The Fund offers loans to existing and prospective small business owners using a flexible array of loan products. It also provides business-development services such as one-to-one consulting, technical assistance and training programs.

Products and services of the Northeast Entrepreneur Fund are not restricted to low-income individuals, but the Fund has succeeded in attracting low-income individuals through its marketing activities and income-based fee schedules. Individuals without access to traditional sources of credit due to poor credit history, lack of business experience, or insufficient equity or collateral are also eligible for funding. For businesses that require funding exceeding microloan amounts (average size: \$7,785), the Northeast Entrepreneur Fund has expanded its lending limits to \$100,000 and partnered with other lenders to address these unmet credit needs.

Adam Makela and his wife, Tina, are one of the many couples in northeastern Minnesota who have attained economic self-sufficiency because of the support and services offered by the Northeast Entrepreneur Fund. Adam started

and ran their adult foster care business from a rental home in 1996. The Northeast Entrepreneur Fund, in conjunction with a bank, funded the couple's mortgage to build a new home in 1997. Adam describes how the Northeast Entrepreneur Fund counseled them and helped their business survive:

"My wife, Tina, and I saw a great opportunity to be self-employed by providing a relatively new and necessary service to our community. With a thousand dollar credit card we rented a large home and started our adult foster care business. We lived in the new home with our two children and operated the business in the same site. Our business took off almost immediately.

"We soon found out that without a two-year track record, we did not qualify for the necessary financing to keep our business going. I went to the Northeast Entrepreneur Fund. A year later

with a lot of hard work, some 'creative financing,' and a loan from NEF, we built a home to meet the demands of our business. Our business was a success after one year.

"Our second year was a different story. Business did not do as well as expected, and with our heavy debt load (partly due to a few bad decisions on my part), it was a struggle to survive. The stress of the business, among other things, put a heavy strain on our personal and family life. We felt our only option for dealing with our financial issues was to file for bankruptcy. We went to consumer credit counseling and talked to a bankruptcy attorney... no one seemed to offer other choices. I called the Northeast Entrepreneur Fund to let them know that we would be filing bankruptcy. They suggested I come in to talk about the alternatives and to explore all the possible options. I thought they were crazy.



# "The Fund helped me identify my choices..."

Adam Makeia

"The Fund helped me identify my choices. I never dreamed that keeping the business would not only be possible, but would be the wisest option. I worked with my creditors and developed a debt service plan. I redesigned how the business would operate and how cash would flow. I got another small loan from the Entrepreneur Fund for some needed home finishing work. Not only did we save the business from bankruptcy, cash flow and profitability were greatly improved.

"After four years the business is doing very well, and our family life is once again stable and healthy. I hired my mom as a full-time employee. We did not file bankruptcy. I am still in business, am operating it effectively and am able to pay all of the bills. The business is not and will not be a dramatic statistic—it is not going to show up anywhere as a failure."

## Results

As of December 1999, the Northeast Entrepreneur Fund has:

- trained or provided technical assistance to over 3,200 individuals;
- loaned over \$1.8 million to 145 businesses;
- made 80 percent of its loans to low- and moderate-income individuals;
- helped to create or retain 906 jobs through 458 businesses that it has assisted with starting, expanding or stabilizing; and
- recorded a two-year overall business survival rate of 85 percent.

## Key Players

The Community Development Financial Institutions Fund is unique among the federal government agencies that provide financial assistance to microenterprises. It interacts directly with the organizations that it supports, and does not use intermediaries such as banks, or state or local governments.

The CDFI Fund has increased its financial support to the Northeast Entrepreneur Fund over time. In 1997, the Northeast Entrepreneur Fund was awarded \$285,000 in grants, allowing it to make loans up to \$100,000 to small businesses. In 1999, it was awarded additional grants of \$368,000, enabling it to provide more flexible loan products to microenterprises and small businesses. Each grant included a technical assistance component increasing its capacity to serve its customers.

The Northeast Entrepreneur Fund also works in partnership with banks and economic development and community organizations to foster entrepreneurial development and business growth in northeastern Minnesota.

## Funding Sources and Uses

### Loan Fund Capital

- United States Department of the Treasury, Community Development Financial Institutions Fund
- United States Small Business Administration
- Calvert Foundation
- Calvert Social Investment Fund
- National Community Capital Association
- US Bank
- C S Mott Foundation
- Northland Foundation

### Technical Assistance and Support

- United States Department of the Treasury, Community Development Financial Institutions Fund
- United States Department of Agriculture, Rural Business Enterprise Grant
- United States Small Business Administration
- Minnesota Department of Trade and Economic Development
- Community Development Block Grants through St. Louis County and the City of Duluth
- F.B. Heron Foundation
- Ford Foundation
- Northland Foundation
- US West Foundation

## Special Considerations

1998 Recipient of the Presidential Award for Excellence in Microenterprise Development, Developing Entrepreneurial Skills category, awarded by the CDFI Fund.

Participant, Minnesota Self Employment Investment Demonstration program, which assists welfare recipients through training and financing to consider self-employment as a means of achieving self-sufficiency and access to business-income waivers.

*Case Study:*

**Featuring:**

**Enterprise Development Corporation**

**9030 Hocking Hills Drive**

**The Plains, Ohio 45780-1209**

**Telephone:**

**740-797-9646**

**Fax:**

**740-797-9659**

**Web:**

**none, at the moment**

**Enterprise Development Corporation**

**Background and Overview**

**Enterprise Development Corporation**

**is a private, nonprofit economic**

**development corporation serving**

**small businesses in Appalachian**

**Southeastern Ohio. The corporation**

**provides business development infor-**

**mation to small and microbusinesses,**

**and administers several small busi-**

**ness revolving loan funds.**

The United States Small Business Administration (SBA) Microloan Program was approved as a demonstration in October 1991. Through the program, SBA was originally authorized to provide loan and grant funding to up to 35 intermediary lenders. The SBA also funded two grants to training and technical assistance providers to support microentrepreneurs as they worked toward obtaining private-sector financing for their businesses. The original 37 program participants were announced on June 10, 1992. Since then, the Microloan Program has grown to encompass 160 intermediaries and non-lending technical assistance providers. The Microloan Program became permanent in December 1997.

The SBA's Microloan Program was established to assist women, low-income, veteran and minority entrepreneurs, business owners and other individuals with the capability to operate successful business concerns, and to assist small businesses in areas suffering from a lack of credit due to an economic downturn.

Under the program, SBA makes loans to qualified intermediaries which, in turn, provide small-scale loans, typically those averaging \$7,500 or less, to start-up, newly established or growing small business concerns for working capital, materials, supplies or equipment. SBA also provides grants to intermediary lenders and other nonprofit organizations for technical assistance to microborrowers, potential microborrowers and low-income individuals seeking loans under \$25,000 from private-sector sources.



A small business in need of a microloan must apply directly to the intermediary lender serving its geographic location. It can apply for a microloan if, at time of application, it is a for-profit business that meets SBA business, size and eligibility standards. The maximum term for a microloan is six years. Intermediaries may charge interest based on the microloan's size and the cost of funds from the SBA.

One nonprofit organization participating as an intermediary lender in the SBA Microloan Program is Enterprise Development Corporation (EDC) in The Plains, Ohio. EDC is a multi-faceted financial technical assistance and economic development organization serving the Appalachian region of Ohio. SBA provides funds to EDC in the form of direct and guaranteed loans to establish and maintain the microloan revolving funds. SBA also provides grants for technical assistance.

Since 1992, EDC has provided 122 microloans, totaling \$5 million, in the rural Appalachian region of Ohio. The average microloan amount is \$8,800. Women have received over 51 percent of the loans. Nearly 65 percent of the microloans have been made to start-up businesses. The majority of microloan borrowers are categorized as low- to moderate-income.

Jeanne Tyson is one of many who have benefited from the SBA's Microloan Program through EDC. In the early 1990s, Jeanne, a single mother on welfare assistance, was encouraged by her father to pursue a career in home health care. With support from her two young daughters, Jeanne went

back to school and earned a business degree. Shortly thereafter, she approached EDC. Using the technical assistance provided by EDC and her newly acquired business skills, Jeanne established Royalty Home Health Care in 1994 with financing from her first SBA microloan. Royalty Home Health Care's core business is quality in-home health care. As the business grew, Jeanne was able to take her family off of the welfare roles and began hiring employees, many of whom had also been on welfare.

Throughout her relationship with EDC, Jeanne has received business-based technical assistance. She worked closely with the organization before receiving her first loan and, in time, received a second loan. Not only did she become a self-supporting microentrepreneur, she became a homeowner as well.



Jeanne Tyson (right) and Gin Anderson review some new forms for program care.

While her client list remained healthy and her capacity as an employer continued, unforeseen events—such as changes in the health care industry—began to put stress on the business. The nationally publicized effort to control rising medical costs led to a change in the formula that public insurance systems use to pay health-care providers. These changes negatively affected Jeanne's accounts receivable, causing her debt burden to increase. Smaller revenues impacted her ability to repay her business start-up loans. But, with EDC's help, Jeanne has continued in business. A renewed plan of follow-up technical assistance is helping Royalty Home Health Care stay on track. A "significant cash flow crunch" continues, but EDC staff believes the company still has "the potential to

be quite successful." Post-loan technical assistance will help the business learn how to adjust to changing market conditions. It will also help this microbusiness owner develop a money-management system that will provide for down times in the corporate revenue cycle. Because of her experiences, initiative and drive, Jeanne was named the 1998 Welfare to Work Small Business Person of the Year.

## Results

The SBA's Microloan Program has provided over 9,700 loans of \$25,000 or less, and loaned more than \$80 million to start-up, newly established and developing small businesses.

According to Enterprise Development Corporation, organizations like EDC "can play a key role in the success of first time small business owners." Microlending intermediaries must have strong in-house systems, coupled with patience and understanding. These qualities are the keys to success for emerging small businesses as they work through revenue crises, market changes and management issues.

Dan Dusterberg, former EDC Executive Director who worked extensively with Ms. Tyson, noted: "Careful, thoughtful and mandatory reporting of corporate fiscal condition are the keys to long term survivability of micro-borrowers. Most are first time borrowers, first time business owners and frequently reluctant to communicate their issues and concerns. Loan officers must be willing to pry, act intuitively and then take decisive action if businesses are to be successful." He added, "Royalty Home Health Care's story is, sadly, not unique. This is what entrepreneurs face every day in the management of their business. Providing the tools for success will help them get through these challenges."

## Key Players and Their Contributions

### Enterprise Development Corporation

Enterprise Development Corporation is a community-based, nonprofit organization whose mission is to assist small businesses with technical assistance and capital needs in a rural, mountainous and economically isolated region. Through its emphasis on microenterprises, EDC contributes to the local economy by lending money and providing technical assistance to microentrepreneurs.

## Funding: Sources and Uses

Enterprise Development Corporation receives funding from federal and state governmental agencies as well as contributions from various private entities.

The SBA provides funds for the Microloan revolving loan fund, as well as direct grants administered by EDC for counseling and technical assistance for microentrepreneurs. EDC also offers other SBA lending programs, including 504, 7(a) and Prequalification loans. In addition, EDC administers revolving loan funds through the United States Department of Agriculture (targeted at intermediaries in the microlending arena) and Community Development Block Grant funds from the United States Department of Health and Human Services (targeted for local economic development, lending and day-care providers).

The state of Ohio, through the Ohio Department of Development, provides grants for technical assistance and follow-up counseling. EDC also loans funds on behalf of the state of Ohio through the Ohio 166/Pioneer program.

EDC receives private-sector funds from the Shashaty Foundation earmarked for a revolving loan fund for small businesses in Columbiana County, Ohio.

Finally, EDC partners with Bank One and National City Bank to foster the economic development and small business lending in Southeastern Ohio.

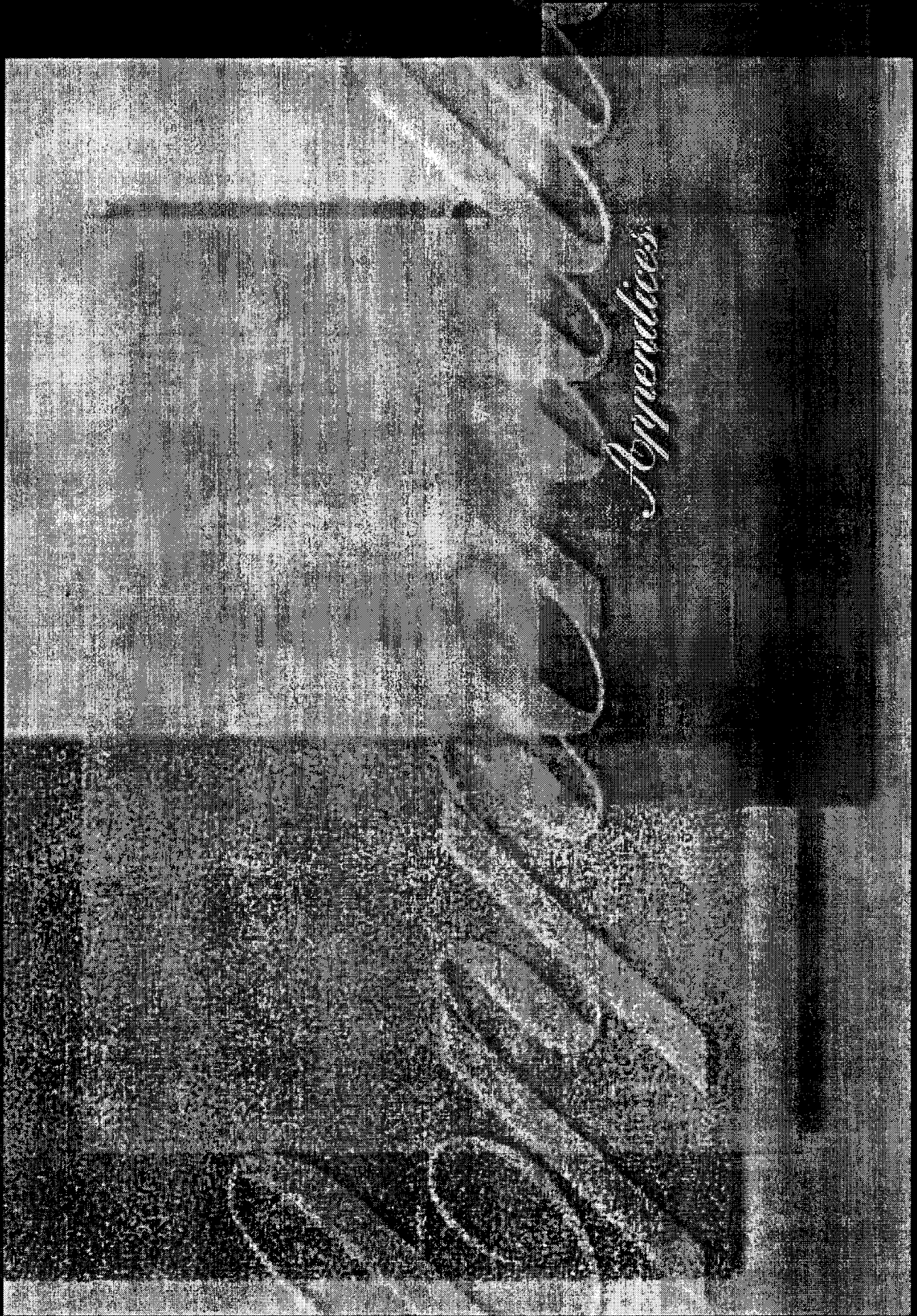
## Special Considerations

To contact Enterprise Development Corporation, call 1-800-822-6096 or 740-797-9646 in Ohio. EDC has business lending programs in the 30 counties of Appalachian Ohio. Eligible entrepreneurs may receive loans from \$200 to \$1 million at low to competitive rates.

To find out if the SBA funds an intermediary lender in your area, contact the local SBA office. The lender can provide the details on completing the loan application or receiving technical assistance.

SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the United States Virgin Islands and Guam. For more information, call the Answer Desk at 1-800-U-ASK-SBA (1-800-827-5722).





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## A Primer of Microenterprise Terms

*Microenterprise has a language and terminology all its own. This appendix gives newcomers to the microenterprise world a quick frame of reference to help them understand and evaluate the programs that best suit their circumstances.*

*The definitions below are stated in broad terms for the sake of simplicity. The reader should be aware that there are variations in microenterprise programs from agency to agency. For this reason, some terms may have slightly different meanings, depending on the nature and focus of each microenterprise program. For example, a "microloan" generally refers to a small amount of credit. However, a microloan may have a cap of \$15,000 in one agency's program, but a \$25,000 cap in another program.*

### Community Development Block Grant

A flexible federal aid that is intended for use by cities and towns to promote neighborhood revitalization, economic development and improved community facilities and services. Specific uses of the funds are left to the discretion of local governments. Funds are administered by either state or city offices of economic development depending on the size of the city or town (see Entitlement Community).

### Community Development Corporation

A community-based organization that is owned and controlled by community residents and is engaged in affordable housing, business and/or commercial development. Community development corporations specialize in development and rehabilitation of real estate, investment in business ventures and related activities specifically designed to address the housing, commercial redevelopment, employment and community facilities needs of low- and moderate-income persons and areas. Although they vary in size and scope, the vast majority are nonprofit, tax-exempt organizations. All community development corporations have a board of directors composed of local residents, public officials, funders, bankers, relevant professionals and/or community leaders.

### Community Development Loan Fund

A private nonprofit organization that channels private investment capital to community-based organizations and projects. It may operate independently or as part of a community-based organization. Lenders to the fund may have some control over the use of their funds and the rate of interest on their loans, which are generally more flexible than conventional financing. Community development loan funds can also provide borrowers with technical assistance to reduce the chance of losses on higher risk loans. Since community development loan funds are not chartered or licensed, they have flexibility in their organizational structure, although they may be subject to state laws and regulations. In most cases, they are incorporated as 501(c)(3) nonprofit corporation.

### Disadvantaged Entrepreneur

A microentrepreneur who is low-income, lacks adequate access to capital or other resources essential for business success, or is economically disadvantaged.

### Dislocated Workers

Individuals who:

- have been terminated or laid off, or have received a notice of termination or layoff from employment; are eligible for or have exhausted their entitlement to unemployment compensation; and are likely to return to their previous industry or occupation;
- have been terminated or received a notice of termination of employment as a result of any permanent closure of, or any substantial layoff at, a plant, facility or enterprise;
- are long-term unemployed and have limited opportunities for employment or reemployment in the same or similar occupation in the area in which they reside;
- were self-employed (including ranchers and farmers) and are unemployed as a result of general economic conditions in their community or because of natural disasters.

### Economically Disadvantaged Entrepreneur

Individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business.

### Enterprise Zone

An economically depressed area that has been targeted for revitalization by a city or state through tax and other incentives given to companies that locate or expand their operations within the zone.

### Entitlement Community

A city or urban community with a population of 50,000 or more, and certain central cities of a metropolitan area as defined by the Office of Management and Budget, that because of its size, receives Community Development Block Grant funds directly from the federal government. Nonentitlement communities receive Community Block Grant funds through the state office of economic development.

### Entrepreneur

An individual who organizes, manages and assumes the risks of a business.



### Intermediary

An entity that makes and services loans to eligible entrepreneurs, including microentrepreneurs, and to small businesses and provides marketing, management and technical assistance to its borrowers. An intermediary may receive loan or grant funds to establish a revolving loan fund for lending to microentrepreneurs.

### Low Income

A certain level of income that is specifically defined by each agency. The criteria and measure of income level required to be designated "low income" vary among the agencies and the programs.

### Low-Income Credit Union

A nonprofit credit union that is chartered to serve the members of a lower-income community. The structure is similar to a regular credit union, although as a nonprofit organization it is tax-exempt. Federally chartered low-income credit unions are regulated by the state. Their services vary depending on their level of capitalization. In general, they offer services not provided by mainstream financial institutions such as small loans at below-market rates to individuals who might not otherwise qualify for bank loans. Low-income credit unions rely heavily on banks, foundations and other investors for deposits to support their work.

### Median Income

Median income divides the income distribution into two equal parts, one with residents having incomes above the median and the other with residents having incomes below the median. Median family and household incomes are based on the distribution of the total number of units, including those with no income. However, the median income calculation for persons is based on those with income.

### Microbusiness

See *microenterprise*.

### Microenterprise

A very small business. Most often, it is a sole proprietorship, partnership, family business, or an incorporated entity that has no more than five employees, including the owner(s), does not have access to conventional loans, equity or other banking services; and requires \$25,000 or less for start-up or expansion capital.

### Microenterprise Development Organization

A type of intermediary that focuses on microenterprise. An organization - including community development corporations, nonprofit development organizations and social service organizations - that works directly with microentrepreneurs, provides services to aspiring microentrepreneurs and assists them in starting their own business.

### Microenterprise Support Organization

An entity that does not work directly with microentrepreneurs as its principal activity, but supports the efforts of microenterprise development organizations through financial assistance, technical assistance, research or other activities.

### **Microentrepreneur**

The owner of a microenterprise or an individual seeking to establish a microenterprise.

### **Microloan**

A small loan, generally less than \$25,000, that is made to a microentrepreneur for business purposes.

### **Microloan Borrower**

An individual or a small business that borrows funds from an intermediary or a grantee for the purpose of starting, continuing or enlarging its business.

### **Moderate Income**

A certain level of income that is specifically defined by each agency. The criteria and measure of income level required to be designated "moderate income" vary among the agencies and the programs.

### **Socially Disadvantaged**

Individuals who have been subjected to racial or ethnic prejudice or cultural bias because they are members of a particular group, without regard to their individual qualities.

### **Revolving Loan Fund**

In general, a fund structured so that repayments are used to make more loans. The term revolving loan fund is sometimes used interchangeably with community development loan fund. The term is also used specifically to describe a nonprofit loan fund that depends primarily on public money to make housing and small business loans. Terms and rates are typically more favorable than conventional financing. A revolving loan fund can be administered by a nonprofit organization or a public agency and is not overseen by any regulatory agency.

### **Women-Owned Business**

A business that is at least 51 percent owned by one or more women, and the management and daily operations of which are controlled by one or more women.

## Regional and Local Contacts

### United States Department of Agriculture Rural Development State Offices

*Federal Microenterprise Programs vary in their structure and organization. Some are operated exclusively from the agency's Washington, D.C., headquarters. Other federal agency programs have local and regional offices located throughout the United States. Where a local contact is provided, it is generally the best resource to begin transforming a dream of small business ownership into reality. The directory below lists local contacts who will answer questions you may have regarding their programs and assist you in making the most of microenterprise.*

<b>Alabama</b> Sterling Center Suite 601 4121 Carmichael Road Montgomery, AL 36106-3683 Telephone: 334-279-3400 Fax: 334-279-3484	<b>Colorado</b> 655 Parfet Street Room E-100 Lakewood, CO 80215 Telephone: 303-236-2801 Fax: 303-236-2854	<b>Idaho</b> 9173 West Barnes Drive Suite A1 Boise, ID 83709 Telephone: 208-378-5600 Fax: 208-378-5643	<b>Kentucky</b> 771 Corporate Drive Suite 200 Lexington, KY 40503 Telephone: 606-224-7300 Fax: 606-224-7340
<b>Alaska</b> 800 West Evergreen Suite 201 Palmer, AK 99645-6539 Telephone: 907-761-7700 Fax: 907-761-7783	<b>Delaware</b> 4607 South Dupont Highway P.O. Box 400 Camden, DE 19934-9998 Telephone: 302-697-4300 Fax: 302-697-4390	<b>Illinois</b> Illini Plaza Suite 103 1817 South Neil Street Champaign, IL 61820 Telephone: 217-398-5235 Fax: 217-398-5337	<b>Louisiana</b> 3727 Government Street Alexandria, LA 71302 Telephone: 318-473-7920 Fax: 318-473-7829
<b>Arizona</b> 3003 North Central Avenue Suite 900 Phoenix, AZ 85012-2906 Telephone: 602-280-8700 Fax: 602-280-8770	<b>Florida</b> 4440 NW 25th Place P.O. Box 147010 Gainesville, FL 32614-7010 Telephone: 352-338-3400 Fax: 352-338-3450	<b>Indiana</b> 5975 Lakeside Boulevard Indianapolis, IN 46278 Telephone: 317-290-3100 Fax: 317-290-3095	<b>Maine</b> 967 Illinois Avenue Suite 4 Bangor, ME 04402-0405 Telephone: 207-990-9106 Fax: 207-990-9165
<b>Arkansas</b> 700 West Capitol Avenue Room 3416 Little Rock, AR 72201-3225 Telephone: 501-301-3200 Fax: 501-301-3278	<b>Georgia</b> Stephens Federal Building 355 East Hancock Avenue Athens, GA 30601-2768 Telephone: 706-546-2162 Fax: 706-546-2152	<b>Iowa</b> Federal Building Room 873 210 Walnut Street Des Moines, IA 50309 Telephone: 515-284-4663 Fax: 515-284-4859	<b>Maryland</b> 4607 South Dupont Highway P.O. Box 400 Camden, DE 19934-9998 Telephone: 302-697-4300 Fax: 302-697-4390
<b>California</b> 430 G Street Agency 4169 Davis, CA 95616-4169 Telephone: 530-792-5800 Fax: 530-792-5837	<b>Hawaii</b> Federal Building Room 311 154 Waiannu Avenue Hilo, HI 96720 Telephone: 808-933-8380 Fax: 808-933-8327	<b>Kansas</b> 1200 SW Executive Drive P.O. Box 4653 Topeka, KS 66615 Telephone: 785-271-2701 Fax: 785-271-2708	<b>Massachusetts</b> 451 West Street Amherst, MA 01002 Telephone: 413-253-4300 Fax: 413-253-4347
<b>Connecticut</b> 451 West Street Amherst, MA 01002 Telephone: 413-253-4300 Fax: 413-253-4347		<b>Michigan</b> 3001 Coolidge Road Suite 200 East Lansing, MI 48823 Telephone: 517-324-5100 Fax: 517-324-5225	



#### Minnesota

410 AgriBank Building  
375 Jackson Street  
St. Paul, MN 55101-1853  
Telephone: 651-602-7800  
Fax: 651-602-7824

#### Mississippi

Federal Building  
Suite 831  
100 West Capitol Street  
Jackson, MS 39269  
Telephone: 601-965-4316  
Fax: 601-965-5384

#### Missouri

601 Business Loop 70 West  
Parkade Center  
Suite 235  
Columbia, MO 65203  
Telephone: 573-876-0976  
Fax: 573-876-0977

#### Montana

Unit 1  
Suite B  
P.O. Box 850  
900 Technology Boulevard  
Bozeman, MT 59715  
Telephone: 406-585-2580  
Fax: 406-585-2565

#### Nebraska

Federal Building  
Room 152  
100 Centennial Mall N  
Lincoln, NE 68508  
Telephone: 402-437-5551  
Fax: 402-437-5408

#### Nevada

1390 South Curry Street  
Carson City, NV 89703-9910  
Telephone: 775-887-1222  
Fax: 775-885-0841

#### New Jersey

Tarnsfield Plaza  
Suite 22  
790 Woodlane Road  
Mt. Holly, NJ 08060  
Telephone: 609-265-3600  
Fax: 609-265-3651

#### New Hampshire

City Center  
3rd Floor  
89 Main Street  
Montpelier, VT 05602  
Telephone: 802-828-6000  
Fax: 802-828-6018

#### New Mexico

6200 Jefferson Street NE  
Room 255  
Albuquerque, NM 87109  
Telephone: 505-761-4950  
Fax: 505-761-4976

#### New York

The Galleries of Syracuse  
441 South Salina Street  
Suite 357  
Syracuse, NY 13202-2541  
Telephone: 315-477-6400  
Fax: 315-477-6438

#### North Carolina

4405 Bland Road  
Suite 260  
Raleigh, NC 27609  
Telephone: 919-873-2000  
Fax: 919-873-2075

#### North Dakota

Federal Building  
Room 208  
220 East Rosser  
P.O. Box 1737  
Bismarck, ND 58502-1737  
Telephone: 701-530-2037  
Fax: 701-530-2108

#### Ohio

Federal Building  
Room 507  
200 North High Street  
Columbus, OH 43215-2477  
Telephone: 614-255-2500  
Fax: 614-255-2559

#### Oklahoma

100 USDA  
Suite 108  
Stillwater, OK 74074-2854  
Telephone: 405-742-1000  
Fax: 405-742-1005

#### Oregon

101 SW Main Street  
Suite 1410  
Portland, OR 97204-3222  
Telephone: 503-414-3300  
Fax: 503-414-3392

#### Pennsylvania

One Credit Union Place  
Suite 330  
Harrisburg, PA 17110-2996  
Telephone: 717-237-2299  
Fax: 717-237-2191

#### Puerto Rico

New San Juan Office Building  
Room 501  
159 Carlos East Chardon Street  
Hato Rey, PR 00918-5481  
Telephone: 787-766-5095  
Fax: 787-766-5844

#### Rhode Island

451 West Street  
Amherst, MA 01002  
Telephone: 413-253-4300  
Fax: 413-253-4347

#### South Carolina

Strom Thurmond Federal Bldg.  
1835 Assembly Street  
Room 1007  
Columbia, SC 29201  
Telephone: 803-765-5163  
Fax: 803-765-5633

#### South Dakota

Federal Building  
Room 210  
200 4th Street SW  
Huron, SD 57350  
Telephone: 605-352-1100  
Fax: 605-352-1146

#### Tennessee

3322 West End Avenue  
Suite 300  
Nashville, TN 37203-1084  
Telephone: 615-783-1300  
Fax: 615-783-1301

#### Texas

Federal Building  
Suite 102  
101 South Main  
Temple, TX 76501  
Telephone: 254-742-9700  
Fax: 254-742-9709

#### Utah

Wallace F. Bennett Federal Bldg.  
125 South State Street  
Room 4311  
P.O. Box 11350  
Salt Lake City, UT 84147-0350  
Telephone: 801-524-4320  
Fax: 801-524-4406

#### Vermont

City Center  
3rd Floor  
89 Main Street  
Montpelier, VT 05602  
Telephone: 802-828-6000  
Fax: 802-828-6018

#### Virgin Islands

4440 NW 25th Place  
P.O. Box 147010  
Gainesville, FL 32614-7010  
Telephone: 352-338-3400  
Fax: 352-338-3450

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## USDA (continued)

<b>Virginia</b>	
Culpeper Building	
Suite 238	
1606 Santa Rosa Road	
Richmond, VA 23229	
Telephone: 804-287-1550	
Fax: 804-287-1721	
<b>Washington</b>	
1835 Blacklake Boulevard, SW	
Suite B	
Olympia, WA 98512-5715	
Telephone: 360-704-7740	
Fax: 360-704-7742	
<b>West Virginia</b>	
75 High Street	
Room 320	
Morgantown, WV 26505-7500	
Telephone: 304-291-4791	
Fax: 304-291-4032	
<b>Wisconsin</b>	
4949 Kirschling Court	
Stevens Point, WI 54481	
Telephone: 715-345-7600	
Fax: 715-345-7669	
<b>Wyoming</b>	
100 East B, Federal Building	
Room 1005	
P.O. Box 820	
Casper, WY 82602	
Telephone: 307-261-6300	
Fax: 307-261-6327	

## United States Department of Commerce Minority Business Development Agency Regional Offices

<b>Atlanta Regional Office</b>	
401 West Peachtree Street NW	
Suite 1715	
Atlanta, GA 30308	
Telephone: 404-730-3300	
Fax: 404-730-3313	
Serving: Alabama, Florida, Georgia, Kentucky, North Carolina, Puerto Rico, South Carolina, Tennessee, Virgin Islands	
<b>Chicago Regional Office</b>	
55 East Monroe Street	
Suite 1046	
Chicago, IL 60603	
Telephone: 312-353-0182	
Fax: 312-353-0191	
Serving: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Oklahoma, Wisconsin	
<b>Dallas Regional Office</b>	
1100 Commerce Street	
Room 7B-23	
Dallas, TX 75242	
Telephone: 214-767-8001	
Fax: 214-767-0613	
Serving: Arkansas, Colorado, Louisiana, Montana, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah, Wyoming	
<b>New York Regional Office</b>	
26 Federal Plaza	
Room 3720	
New York, NY 10278	
Telephone: 212-264-3264	
Fax: 212-264-0725	
Serving: Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, Washington, D.C., West Virginia	
<b>San Francisco Regional Office</b>	
221 Main Street	
Room 1280	
San Francisco, CA 94105	
Telephone: 415-744-3001	
Fax: 415-744-3061	
Serving: Alaska, American Samoa, Arizona, Hawaii, Idaho, Nebraska, Oregon, Washington	

## United States Department of Commerce United States Commercial Service Export Assistance Center Directory

<b>Alabama</b>	
<b>Birmingham</b>	
950 22nd Street North	
Room 707	
Birmingham, AL 35203	
Telephone: 205-731-1331	
Fax: 205-731-0076	
<b>Alaska</b>	
<b>Anchorage *</b>	
550 West 7th Avenue	
Suite 1770	
Anchorage, AK 99501	
Telephone: 907-271-6237	
Fax: 907-271-6242	
<b>Arizona</b>	
<b>Phoenix</b>	
2901 North Central Avenue	
Suite 970	
Phoenix, AZ 85012	
Telephone: 602-640-2513	
Fax: 602-640-2518	
<b>Tucson</b>	
166 West Alameda	
Tucson, AZ 85701	
Telephone: 520-670-5540	
Fax: 520-791-5413	
<b>Arkansas</b>	
<b>West Memphis</b>	
425 West Capitol Avenue	
Suite 700	
West Memphis, AR 72201	
Serving: Little Rock	
Phone: 501-324-5794	
Fax: 501-324-7380	
<b>California</b>	
<b>Fresno</b>	
390-B Fir Avenue	
Fresno, CA 93611	
Telephone: 559-325-1619	
Fax: 559-325-1647	
<b>Ontario</b>	
2940 Inland Empire Boulevard	
Suite 121	
Ontario, CA 91764	
Serving: Inland Empire	
Telephone: 909-466-4134	
Fax: 909-466-4140	
<b>Long Beach</b>	
One World Trade Center	
Suite 1670	
Long Beach, CA 90831	
Telephone: 562-980-4550	
Fax: 562-980-4561	
<b>Downtown Los Angeles</b>	
350 South Figueroa Street	
Suite 172	
Los Angeles, CA 90071	
Telephone: 213-894-4022	
Fax: 213-894-8789	
<b>West Los Angeles</b>	
11150 Olympic Boulevard	
Suite 975	
Los Angeles, CA 90064	
Telephone: 310-235-7104	
Fax: 310-235-7220	
<b>Monterey</b>	
c/o Monterey Institute of International Studies	
411 Pacific Street	
Suite 320	
Monterey, CA 93940	
Telephone: 831-641-9850	
Fax: 831-641-9849	

## Novato

330 Ignacio Boulevard  
Suite 102  
Novato, CA 94949  
Telephone: 415-883-1966  
Fax: 415-883-2711

## Oakland

530 Water Street  
Suite 740  
Oakland, CA 94607  
Telephone: 510-273-7350  
Fax: 510-251-7352

## Newport Beach

3300 Irvine Avenue  
No. 305  
Newport Beach, 92660  
Telephone: 949-660-1688  
Fax: 949-660-8039

## Ventura

5700 Ralston Street  
Suite 310  
Ventura, CA 93003  
Telephone: 805-676-1573  
Fax: 805-676-1892

## Sacramento

917 7th Street  
2nd Floor  
Sacramento, CA 95814  
Telephone: 916-498-5155  
Fax: 916-498-5923

## San Diego

6363 Greenwich Drive  
Suite 230  
San Diego, CA 92122  
Telephone: 619-557-5395  
Fax: 619-557-6176

## San Francisco

250 Montgomery Street  
14th Floor  
San Francisco, CA 94104  
Telephone: 415-705-2300  
Fax: 415-705-2297

## San Jose

101 Park Center Plaza  
Suite 1001  
San Jose, CA 95113  
Telephone: 408-271-7300  
Fax: 408-271-7307

## Santa Clara

5201 Great America Parkway  
No. 456  
Santa Clara, CA 95054  
Telephone: 408-970-4610  
Fax: 408-970-4618

## Colorado

**Denver**  
World Trade Center  
1625 Broadway  
Suite 680  
Denver, CO 80202  
Telephone: 303-844-6623  
Fax: 303-844-5651

## Connecticut

**Middletown**  
213 Court Street  
Suite 903  
Middletown, CT 06457-3346  
Telephone: 860-638-6950  
Fax: 860-638-6970

## Delaware

Served by the Philadelphia  
Export Assistance Center

## District of Columbia

Served by the Northern Virginia  
Export Assistance Center

## Florida

**Clearwater\***  
1130 Cleveland Street  
Clearwater, FL 33755  
Telephone: 727-893-3738  
Fax: 727-449-2889

## Ft. Lauderdale

200 East Las Olas Boulevard  
Suite 1600  
Ft. Lauderdale, FL 33301  
Telephone: 954-356-6640  
Fax: 954-356-6644

## Orlando

200 East Robinson Street  
Suite 1270  
Orlando, FL 32801  
Telephone: 407-648-6235  
Fax: 407-648-6756

## Tallahassee\*

325 John Knox Road  
Suite 201  
Tallahassee, FL 32303  
Telephone: 850-942-9635  
Fax: 850-922-9595

## Georgia

**Atlanta**  
285 Peachtree Center Avenue, NE  
No. 200  
Atlanta, GA 30303-1229  
Telephone: 404-657-1900  
Fax: 404-657-1970

## Savannah\*

6001 Chatham Center Drive  
Suite 100  
Savannah, GA 31405  
Telephone: 912-652-4204  
Fax: 912-652-4241

## Hawaii/Pacific Islands

**Honolulu**  
1001 Bishop Street  
Pacific Tower, Suite 1140  
Honolulu, HI 96813  
Telephone: 808-522-8040  
Fax: 808-522-8045

## Idaho

**Boise**  
700 West State Street  
2nd Floor  
Boise, ID 83720  
Telephone: 208-334-3857  
Fax: 208-334-2783

## Illinois

**Chicago**  
55 West Monroe Street  
Suite 2440  
Chicago, IL 60603  
Telephone: 312-353-8045  
Fax: 312-353-8120

## Highland Park

610 Central Avenue  
Suite 150  
Highland Park, IL 60035  
Telephone: 847-681-8010  
Fax: 847-681-8012

## Peoria

922 North Glenwood Avenue  
Jobst Hall, Room 141  
Peoria, IL 61606  
Telephone: 309-671-7815  
Fax: 309-671-7818

## Rockford

515 North Court Street  
Rockford, IL 61103  
Telephone: 815-987-8123  
Fax: 815-963-7943

## Indiana

**Carmel**  
Serving Indianapolis  
11405 North Pennsylvania Street  
Suite 106  
Carmel, IN 46032  
Telephone: 317-582-2300  
Fax: 317-582-2301

## Iowa

**Des Moines**  
700 Locust Street  
Suite 100  
Des Moines, IA: 50309  
Telephone: 515-288-8614  
Fax: 515-288-1437

## Kansas

**Wichita**  
209 East William  
Suite 300  
Wichita, KS 67202-4012  
Telephone: 316-263-4067  
Fax: 316-263-3176

## Kentucky

**Louisville**  
501 West Broadway  
Room 634B  
Louisville, KY 40202  
Telephone: 502-582-5066  
Fax: 502-582-6573

\* Rural Export Assistance Center



**United States Department of Commerce (continued)**  
United States Commercial Service  
Export Assistance Center Directory

<b>Somerset*</b> 2292 South Highway 27 Suite 240 Somerset, KY 42501 Telephone: 606-677-6160 Fax: 606-677-6161	<b>Massachusetts</b> <b>Boston</b> World Trade Center Suite 307 Boston, MA 02210 Telephone: 617-424-5990 Fax: 617-424-5992	<b>Mississippi</b> <b>Raymond</b> 704 East Main Street Raymond, MS 39154 Telephone: 601-857-0128 Fax: 601-857-0026	<b>Nevada</b> <b>Reno</b> 1755 East Plumb Lane Suite 152 Reno, NV 89502 Telephone: 775-784-5203 Fax: 775-784-5343	<b>New York</b> <b>Buffalo</b> 111 West Huron Street Room 1304 Buffalo, NY 14202 Telephone: 716-551-4191 Fax: 716-551-5290
<b>Lexington</b> 4th Floor Lexington Central Library 140 East Main Street Lexington, KY 40507 Telephone: 606-225-7001 Fax: 606-225-6501	<b>Michigan</b> <b>Detroit</b> 211 West Fort Street Suite 2220 Detroit, MI 48226 Telephone: 313-226-3650 Fax: 313-226-3657	<b>Missouri</b> <b>St. Louis</b> 8182 Maryland Avenue Suite 303 St. Louis, MO 63105 Telephone: 314-425-3302 Fax: 314-425-3381	<b>New Hampshire</b> <b>Portsmouth*</b> 17 New Hampshire Avenue Portsmouth, NH 03801-2838 Telephone: 603-334-6074 Fax: 603-334-6110	<b>Mineola</b> Serving Long Island 1550 Franklin Avenue Room 207 Mineola, NY 11501 Telephone: 516-739-1765 Fax: 516-739-3310
<b>Louisiana</b> <b>New Orleans</b> 365 Canal Street No. 1170 New Orleans, LA 70130 Telephone: 504-589-6546 Fax: 504-589-2337	<b>Ann Arbor</b> 425 South Main Street Suite 103 Ann Arbor, MI 48104 Telephone: 734-741-2430 Fax: 734-741-2432	<b>Kansas City</b> 2345 Grand Boulevard Suite 650 Kansas City, MO 64108 Telephone: 816-410-9201 Fax: 816-410-9208	<b>New Jersey</b> <b>Trenton</b> 3131 Princeton Pike Building 4 Suite 105 Trenton, NJ 08648-2319 Telephone: 609-989-2100 Fax: 609-989-2395	<b>New York City</b> 6 World Trade Center Room 635 New York, NY 10048 Telephone: 212-466-5222 Fax: 212-264-1356
<b>Shreveport</b> 7100 West Park Drive Shreveport, LA 71129 Telephone: 318-676-3064 Fax: 318-676-3063	<b>Grand Rapids</b> 301 West Fulton Street Suite 718-S Grand Rapids, MI 49504 Telephone: 616-458-3564 Fax: 616-458-3872	<b>Montana</b> <b>Missoula*</b> Gallagher Business Building Suite 257 Missoula, MT 59182 Telephone: 406-243-2098 Fax: 406-243-5259	<b>New York City</b> serving Harlem 163 West 125th Street Suite 904 New York, NY 10027 Telephone: 212-860-6200 Fax: 212-860-6203	<b>New York City</b> serving Harlem 163 West 125th Street Suite 904 New York, NY 10027 Telephone: 212-860-6200 Fax: 212-860-6203
<b>Maine</b> <b>Portland*</b> c/o Maine International Trade Ctr. 511 Congress Street Portland, ME 04101 Telephone: 207-541-7400 Fax: 207-541-7420	<b>Pontiac</b> 250 Elizabeth Lake Road Suite 1300 West Pontiac, MI 48341 Telephone: 248-975-9600 Fax: 248-975-9606	<b>Nebraska</b> <b>Omaha</b> 11135 "O" Street Omaha, NE 68137 Telephone: 402-221-3664 Fax: 402-221-3668	<b>Westchester</b> 707 Westchester Avenue Suite 209 Westchester, NY 10604 Telephone: 914-682-6712 Fax: 914-682-6698	<b>Westchester</b> 707 Westchester Avenue Suite 209 Westchester, NY 10604 Telephone: 914-682-6712 Fax: 914-682-6698
<b>Maryland</b> <b>Baltimore</b> 401 East Pratt Street Suite 2432 Baltimore, MD 21202 Telephone: 410-962-4539 Fax: 410-962-4529	<b>Minnesota</b> <b>Minneapolis</b> 45 South 7th Street Suite 2240 Minneapolis, MN 55402 Telephone: 612-348-1638 Fax: 612-348-1650	<b>New Mexico</b> <b>Santa Fe</b> 1100 St. Francis Drive Santa Fe, NM 87503 Telephone: 505-827-0350 Fax: 505-827-0263	<b>North Carolina</b> <b>Charlotte</b> 521 East Morehead Street Suite 435 Charlotte, NC 28202 Telephone: 704-333-4886 Fax: 704-332-2681	<b>North Carolina</b> <b>Charlotte</b> 521 East Morehead Street Suite 435 Charlotte, NC 28202 Telephone: 704-333-4886 Fax: 704-332-2681

<b>Greensboro</b>	400 West Market Street Suite 102 Greensboro, NC 27401 Telephone: 336-333-5345 Fax: 336-333-5158
<b>Raleigh</b>	333 Fayetteville Street Mall Suite 1150 Raleigh, NC 27601 Telephone: 919-715-7373 Fax: 919-715-7777
<b>North Dakota</b>	Served by the Minneapolis Export Assistance Center
<b>Ohio</b>	
<b>Cincinnati</b>	36 East 7th Street Suite 2650 Cincinnati, OH 45202 Telephone: 513-684-2944 Fax: 513-684-3227
<b>Cleveland</b>	600 Superior Avenue East Suite 700 Cleveland, OH 44114 Telephone: 216-522-4750 Fax: 216-522-2235
<b>Columbus</b>	Two Nationwide Plaza Suite 1400 Columbus, OH 43215 Telephone: 614-365-9510 Fax: 614-365-9598
<b>Toledo</b>	300 Madison Avenue Toledo, OH 43604 Telephone: 419-241-0683 Fax: 419-241-0684

<b>Oklahoma</b>	
<b>Oklahoma City</b>	301 Northwest 63rd Street Suite 330 Oklahoma City, OK 73116 Telephone: 405-608-5302 Fax: 405-608-4211
<b>Tulsa</b>	700 North Greenwood Avenue Suite 1400 Tulsa, OK 74106 Telephone: 918-581-7650 Fax: 918-581-6263
<b>Oregon</b>	
<b>Eugene*</b>	1401 Willamette Street Suite 13 Eugene, OR 97440-1107 Telephone: 541-484-1314 Fax: 541-465-6704
<b>Portland</b>	One World Trade Center 121 SW Salmon Street Suite 242 Portland, OR 97204 Telephone: 503-326-3001 Fax: 503-326-6351
<b>Pennsylvania</b>	
<b>Harrisburg*</b>	228 Walnut Street No. 850 P.O. Box 11698 Harrisburg, PA 17108-1698 Telephone: 717-221-4510 Fax: 717-221-4505

<b>Philadelphia</b>	The Curtis Center Suite 580 West Independence Square Philadelphia, PA 19106 Telephone: 215-597-6101 Fax: 215-597-6123
<b>Pittsburgh</b>	2002 Federal Building 1000 Liberty Avenue Pittsburgh, PA 15222 Telephone: 412-395-5050 Fax: 412-395-4875
<b>Puerto Rico</b>	
<b>San Juan</b>	525 F.D. Roosevelt Avenue Suite 905 San Juan, PR 00918 Telephone: 787-766-5555 Fax: 787-766-5692
<b>Rhode Island</b>	
<b>Providence</b>	One West Exchange Street Providence, RI 02903 Telephone: 401-528-5104 Fax: 401-528-5067
<b>South Carolina</b>	
<b>North Charleston*</b>	5300 International Boulevard Suite 201-C North Charleston, SC 29418 Telephone: 843-760-3794 Fax: 843-760-3798
<b>Columbia*</b>	1835 Assembly Street Suite 172 Columbia, SC 29201 Telephone: 803-765-5345 Fax: 803-253-3614

<b>Greenville*</b>	555 North Pleasantburg Drive Building 1 Suite 109 Greenville, SC 29607 Telephone: 864-271-1976 Fax: 864-271-4171
<b>South Dakota</b>	
<b>Sioux Falls*</b>	Augustana College 2001 South Summit Avenue Madsen Center Room 152 Sioux Falls, SD 57197 Telephone: 605-330-4264 Fax: 605-330-4266
<b>Tennessee</b>	
<b>Knoxville</b>	601 West Summit Hill Drive Suite 300 Knoxville, TN 37902-2011 Telephone: 865-545-4637 Fax: 865-545-4435
<b>Memphis</b>	650 East Parkway South Suite 348 Memphis, TN 38104 Telephone: 901-323-1543 Fax: 901-320-9128
<b>Nashville</b>	211 Commerce Street 3rd Floor, Suite 100 Nashville, TN 37201 Telephone: 615-736-5161/ 5162 or 7771 Fax: 615-736-2454

<b>Texas</b>	
<b>Austin</b>	1700 Congress 2nd floor Austin, TX 78701 Telephone: 512-916-5939 Fax: 512-916-5940
<b>Dallas</b>	2050 North Stemmons Freeway Suite 170 Dallas, TX 75207 Telephone: 214-767-0542 Fax: 214-767-8240
<b>Fort Worth</b>	711 Houston Street Fort Worth, TX 76102 Telephone: 817-212-2673 Fax: 817-978-0178
<b>Houston</b>	500 Dallas Suite 1160 Houston, TX 77002 Telephone: 713-718-3062 Fax: 713-718-3060
<b>San Antonio</b>	203 South St. Mary Street Suite 360 San Antonio, TX 78205 Telephone: 210-228-9878 Fax: 210-228-9874
<b>Utah</b>	
<b>Salt Lake City</b>	324 S. State Street Suite 221 Salt Lake City, UT 84111 Telephone: 801-524-5116 Fax: 801-524-5886

\* Rural Export Assistance Center





<b>Salinas</b> California Coastal Rural Development Corporation 221 Main Street Suite 300 P.O. Box 479 Salinas, CA 93906 Telephone: 831-424-1099 Fax: 831-424-1094 Serving: Santa Clara, Santa Cruz, Monterey, San Benito, San Luis Obispo, Santa Barbara, Ventura Counties	<b>Fresno</b> Valley Small Business Development Corporation 3417 West Shaw Suite 100 Fresno, CA 93711 Telephone: 559-271-9030 Fax: 559-271-9078 Serving: Fresno, Kings, Kern, Stanislaus, Madera, Mariposa, Merced, Tuolumne, Tulare Counties	<b>Colorado</b> <b>Denver</b> Colorado Enterprise Fund 1888 Sherman Street Suite 530 Denver, CO 80203 Telephone: 303-860-0242 Fax: 303-860-0409 Serving: Adams, Albert, Arapahoe, Boulder, Denver, Douglas, El Paso, Jefferson, Larimer and Weld Counties and the city of Denver Townsend	<b>Delaware</b> <b>Wilmington</b> Wilmington Economic Development Corporation 100 West 10th Street Suite 706 Wilmington, DE 19801 Telephone: 302-571-9088 Fax: 302-652-5679 Serving: New Castle County and the cities of Wilmington, Newark, New Castle, Middletown, Odessa, Townsend	<b>H Street Community</b> Development Corporation 501 H Street, NE Washington, DC 20002 Telephone: 202-544-8353 Fax: 202-544-3951 Serving: The majority of the District with the exception of Adams Morgan, Mount Pleasant, Anacostia, Congress Heights, Columbia Heights, 14th Street Corridor and Ward 8
<b>San Francisco</b> Southeast Asian Community Ctr. 875 O'Farrell Street San Francisco, CA 94109 Telephone: 415-885-2743 Fax: 415-885-3253 Serving: Alameda, Contra Costa, Marin, Merced, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus Counties	<b>Oakland</b> Oakland Business Development Corp. 519 17th Street Suite 100 Oakland, CA 94612 Telephone: 510-763-4297 Fax: 510-763-1273 Serving: Alameda and Contra Costa Counties	<b>Montrose</b> Region 10 LEAP for Economic Development P.O. Box 849 Montrose, CO 81402 Telephone: 970-249-2436 Fax: 970-249-2488 Serving: Delta, Gunnison, Hinsdale, Montrose, Ouray, San Miguel Counties	<b>District of Columbia</b> <b>Washington, DC</b> ARCH Development Corporation 1227 Good Hope Road, SE Washington, DC 20020 Telephone: 202-889-5023 Fax: 202-889-5035 Serving: portions of the District of Columbia commonly referred to as Adams Morgan, Mount Pleasant, Anacostia, Congress Heights, Columbia Heights, and the 14th Street Corridor	<b>Florida</b> <b>Pensacola</b> Community Equity Investments, Inc. 302 North Barcelona Street Pensacola, FL 32501 Telephone: 850-595-6234 Fax: 850-595-6264 Serving: Bay Calhoun, Escambia, Gadsden, Gulf, Jackson, Holmes, Liberty, Leon, Franklin, Wakulla, Walton, Washington, Okaloosa, Santa Rosa Counties in the state of Alabama and Baldwin, Mobile, Washington, Clarke, Monroe, Escambia, Conecuh, Covington, Geneva, Coffee, Dale, Henry, Houston Counties in the state of Florida
<b>Van Nuys</b> Valley Economic Development Corporation 4717 Van Nuys Boulevard 2nd Floor Van Nuys, CA 91403 Telephone: 818-907-9977 Fax: 818-907-9720 Serving: Los Angeles and Orange County	<b>Auburn</b> Sierra Economic Development 560 Wall Street Suite F Auburn, CA 95603 Telephone: 530-823-4703 Fax: 530-823-4142 Serving: Modoc, El Dorado, Lassen, Nevada, Plumas, Sierra, Placer Counties	<b>Connecticut</b> <b>New Haven</b> Connecticut Community Investment Corporation 100 Crown Street New Haven, CT 06510 Telephone: 203-776-6172 Fax: 203-776-6837 Serving: The state of Connecticut	<b>Clearwater</b> Clearwater Neighborhood Housing Services, Inc. 608 North Garden Avenue Clearwater, FL 33755 Telephone: 727-442-4155 Fax: 727-446-4911 Serving: Pinellas County and the city of Clearwater	

# United States Small Business Administration (continued)

## Microloan Program Intermediary Lenders

<b>Orlando</b>		<b>Georgia</b>	<b>Hayden</b>	<b>Iowa</b>
Minority/Women Business Enterprise Alliance, Inc. 3700 43rd Street Suite 100 Orlando, FL 32805 Telephone: 407-428-5860 Fax: 407-428-5869		<b>Atlanta</b> Fulton County Development Corp/ GRASP Enterprises 55 Marietta Street, NW Suite 2000 Atlanta, GA 30303 Telephone: 404-659-5955 Fax: 404-880-9561	The Economic Development Council for the Peoria Area 124 SW Adams Street Suite 300 Peoria, IL 61602 Telephone: 309-676-7500 Fax: 309-676-6638	<b>Sioux City</b> Siouxland Economic Development Corporation 428 Insurance Center 507 7th Street P.O. Box 447 Sioux City, IA 51102 Telephone: 712-279-6286 Fax: 712-279-6920
Serving: Orange, Osceola, Lake, Seminole, Polk, Hillsborough, Sumter, Brevard, Volusia and Marion Counties		Serving: Fulton, Dekalb, Cobb, Gwinnett, Fayette, Clayton, Henry, Douglas and Rockdale Counties	Serving: Benewah, Bonner, Boundary, Kootenai, and Shoshone Counties	Serving: Cherokee, Ida, Monona, Plymouth, Sioux, Woodbury, and Counties
<b>West Palm Beach</b>		<b>Savannah</b>	<b>Indiana</b>	<b>Kansas</b>
The Business Loan Fund of the Palm Beaches, Inc. 324 Datura Street Suite 201 West Palm Beach, FL 33401 Telephone: 561-838-9027 Fax: 561-838-9029		Small Business Assistance Corp. 111 East Liberty Street Suite 100 P.O. Box 10516 Savannah, GA 31412-0716 Telephone: 912-232-4700 Fax: 912-232-0385	<b>Evansville</b> Metro Small Business Assistance Corporation 306 Civic Center Complex 1 NW Martin Luther King, Jr. Blvd Evansville, IN 47708-1869 Telephone: 812-426-5857 Fax: 812-436-7809	<b>Wichita</b> South Central Kansas Economic Development District, Inc. 151 North Volusia Wichita, KS 67214 Telephone: 316-262-7035 Fax: 316-262-7062
Serving: Palm Beach County, Hendry, Indian River, Martin, Palm Beach County Development Regions, St. Lucie		Serving: Chatham, Effingham, Bryan, Bulloch, Liberty Counties	Serving: Vanderburgh, Posey, Gibson and Warrick Counties	Serving: Butler, Chautauqua, Cowley, Elk, Greenwood, Harper, Harvey, Kingman, Marion, McPherson, Reno, Rice, Sedgwick and Sumner Counties
<b>Gainesville</b>		<b>Hawaii</b>	<b>Bloomington</b>	<b>Kansas City</b>
United Gainesville Community Development Corporation, Inc. 505 NW 2nd Avenue P.O. Box 2518 Gainesville, FL 32602 Telephone: 352-376-8891 Fax: 352-376-3389		Pacific Gateway Center 720 North King Street Honolulu, HI 96817 Telephone: 808-845-3918 Fax: 808-842-1962	Bloomington Area Microenterprise Initiative 216 West Allen Street Suite 124 Bloomington, IN 47403 Telephone: 812-333-4276 Fax: 812-333-6966	Center for Business Innovations, Inc. 4747 Troost Avenue Kansas City, KS 64110 Telephone: 816-561-8567 Fax: 816-756-1530
Serving: Alachua and Marion Counties		Serving: The state of Hawaii	Serving: Morgan, Owen, Greene, Lawrence, Monroe, Brown and Jackson Counties	Serving: Wyandotte, Johnson, Douglas, Leavenworth
<b>Miami</b>		<b>Idaho</b>	<b>Chicago</b>	
3000 Biscayne Boulevard Suite 101 Miami, FL 33137 Telephone: 305-438-1407 Fax: 305-438-1411		<b>Boise</b> Ida-Ore Planning and Development Association 10624 West Executive Drive Boise, ID 83713 Telephone: 208-322-7033 Fax: 208-322-3569	Neighborhood Inst./Women's Self Employment Project 20 North Clark Street Suite 400 Chicago, IL 60602 Telephone: 312-606-8255 Fax: 312-606-9215	
Serving: Dade, Broward, Palm and Pinellas Counties		Serving: Payette, Washington, Adams, Valley, Gem, Boise, Elmore, Ada, Canyon, Owyhee Counties	Serving: Portions of city of Chicago	

## Kentucky

**Lexington**  
Community Ventures Corporation  
1450 North Broadway  
Lexington, KY 40505  
Telephone: 606-231-0054  
Fax: 606-231-0261  
Serving: Anderson, Bourbon,  
Boyle, Clark, Estill, Fayette,  
Franklin, Garrard, Harrison,  
Jessamine, Lincoln, Madison,  
Mercer, Nicholas, Powell, Scott  
and Woodford Counties

## London

Kentucky Highlands Investment  
Corporation  
362 Old Whitley Road  
P.O. Box 1738  
London, KY 40343-1738  
Telephone: 606-864-5175  
Fax: 606-864-5194  
Serving: Bell, Clay, Clinton, Harlan,  
Jackson, McCreary, Rockcastle,  
Wayne and Whitley Counties

## Louisville

Louisville Central Development  
Corporation / Business Plus  
1015 West Chestnut Street  
Louisville, KY 40203  
Telephone: 502-583-8821  
Fax: 502-583-8824  
Serving: Jefferson County

## Mayfield

Purchase Area Development Dist.  
1002 Medical Drive  
P.O. Box 588  
Mayfield, KY 42066  
Telephone: 270-247-7171  
Fax: 270-251-6110  
Serving: Ballard, Calloway, Carlisle,  
Fulton, Graves, Hickman,  
McCracken and Marshall Counties

## Maine

**Wiscasset**  
Coastal Enterprises, Inc.  
P.O. Box 268 or  
36 Water Street  
Wiscasset, ME 04578  
Telephone: 207-882-7552  
Fax: 207-882-7308  
Serving: Statewide excluding  
Aroostock, Piscataquis,  
Washington, Oxford, Penobscot  
and Hancock Counties

## Caribou

Northern Maine Development  
Commission  
302 South Main Street  
P.O. Box 779  
Caribou, ME 04736  
Serving: Aroostook County

## Bangor

Eastern Maine Development Corp.  
One Cumberland Place  
Suite 300  
Bangor, ME 04401  
Telephone: 207-942-6389  
Fax: 207-942-3548  
Serving: Hancock, Penobscot,  
Piscataquis and Washington  
County

## South Paris

Community Concepts, Inc.  
P.O. Box 278  
19 Market Place  
South Paris, ME 04281  
Telephone: 207-743-7716  
Fax: 207-743-6513  
Serving: Oxford County

## Maryland

The Development Credit Fund  
2526 North Charles Street  
Suite 200  
Baltimore, MD 21218  
Telephone: 410-235-8100  
Fax: 410-235-5899  
Serving: Statewide excluding  
Montgomery and Prince Georges  
Counties

## Washington, DC

H Street Development Corp.  
501 H Street, NE  
Washington, DC 20002  
Telephone: (202) 544-8353  
Fax: (202) 544-3051  
Serving: Montgomery and  
Prince Georges Counties

## Lynn

Economic Development  
Industrial Corporation of Lynn  
37 Central Square  
3rd Floor  
Lynn, MD 01901  
Telephone: (781) 581-9399  
Fax: (781) 581-9731  
Serving: The city of Lynn

## Massachusetts

**Boston**  
Jewish Vocational Service, Inc.  
105 Chauncy Street  
6th Floor  
Boston, MA 02111  
Telephone: 617-451-8147  
Fax: 617-451-9973  
Serving: Greater Boston

## Fall River

Fall River Office of Economic  
Development  
One Government Center  
Fall River, MA 02722  
Telephone: 508-324-2620  
Fax: 508-677-2840  
Serving: The city of Fall River

## Springfield

Greater Springfield  
Entrepreneurial Fund  
1176 Main Street  
Springfield, MA 01103  
Telephone: 413-781-6900  
Fax: 413-736-0650  
Serving: Hampden County  
excluding the towns of Chester  
and Chicopees

## Washington, DC

Community Transportation  
Association of America  
1341 G Street, NW  
Suite 600  
Washington, DC 20005  
Telephone: 202-661-0210  
Fax: 202-737-9197  
Serving: North Central  
Massachusetts, Athol, Winchendon,  
Gardner, Templeton, Phillipston,  
Orange, Erving, Wendell,  
Montague, Gill and Greenfield  
Counties

## Greenfield

Western Massachusetts  
Enterprise Fund  
308 Main Street  
Suite 2B  
Greenfield, MA 01301  
Telephone: 413-774-4033  
Fax: 413-774-3673  
Serving: Berkshire and Franklin  
Counties, and the towns of Chester,  
Chicopees, Petersham, Phillipston

## Taunton

South Eastern Economic  
Development Corporation (SEED)  
88 Broadway  
Taunton, MA 02780  
Telephone: 508-822-1020  
Fax: 508-880-7869  
Serving: Norfolk, Bristol,  
Plymouth, Barnstable, Dukes  
and Nantucket Counties

## Michigan

### Ann Arbor

Center for Empowerment  
Economic Development  
2002 Hogback Road  
Suite 12  
Ann Arbor, MI 48105  
Telephone: 734-677-1400  
Fax: 734-677-1465  
Serving: Washtenaw County

## Detroit

Economic Growth Corporation  
211 West Fort  
Suite 900  
Detroit, MI 48226  
Telephone: 313-237-4629  
Fax: 313-963-8839  
Serving: The city of Detroit

## Flint

Community Capital  
and Development Corp.  
The Walter Reuther Center  
316 West Water Street  
Flint, MI 48503  
Telephone: 810-239-5847  
Fax: 810-239-5575  
Serving: Genesee County



# United States Small Business Administration (continued)

## Microloan Program

### Intermediary Lenders

#### Marquette

Northern Initiatives Corp.  
228 West Washington Street  
Marquette, MI 49855  
Telephone: 906-228-5571  
Fax: 906-228-5572  
Serving: Upper Peninsula  
including Alger, Baraga, Chippewa,  
Delta, Dickinson, Gogebic,  
Houghton, Iron, Keewenaw,  
Luce, Macinac, Marquette,  
Menominee, Ontonagon and  
Schoolcraft Counties

#### Traverse City

Rural Michigan Intermediary  
Relending Program, Inc.  
121 East Front Street  
Suite 201  
Traverse City, MI 49686  
Telephone: 231-941-5858  
Fax: 231-941-4616  
Serving: Emmet, Charlevoix,  
Antrim, Leelanau, Benzie,  
Grand Traverse, Kalkaska,  
Manistee, Wexford, Missaukee,  
Cheboygan, Presque Isle,  
Otsego, Montmorency, Alpena,  
Crawford, Oscoda, Alcona,  
Roscommon, Ogemaw, Iosco,  
Osceola, Mason, Lake Counties

#### Saginaw

Saginaw Economic Development  
Corporation  
301 East Genesee  
3rd Floor, Saginaw, MI 48607  
Telephone: 517-759-1395  
Fax: 517-754-1715  
Serving: Saginaw County

#### Minnesota

**Virginia**  
Northeast Entrepreneur Fund, Inc.  
820 Ninth Street North  
Suite 200,  
Virginia, MN 55792  
Telephone: 218-749-4191  
Fax: 218-741-4249  
Serving: Koochiching, Itasca,  
St. Louis, Aitkin, Carlton, Cook  
and Lake Counties

#### Heidelberg

Women Venture  
2324 University Avenue  
Suite 200  
Heidelberg, MN 55112  
Telephone: 651-646-3808  
Fax: 651-641-7223  
Serving: St. Paul, Andra, Carver,  
Chisago, Dakota, Hennepin,  
Isanti, Ramsey, Scott, Washington  
and Wright Counties and the  
cities of Minneapolis, St. Paul

#### Minneapolis

Minneapolis Consortium  
of Community Developers  
1808 Riverside Avenue South  
Suite 25506  
Minneapolis, MN 55454-1035  
Telephone: 612-371-9986  
Fax: 612-673-0379  
Serving: Parts of city of Minneapolis

#### Bemidji

Northwest Minnesota Foundation  
4225 Technology Drive, NW  
Bemidji, MN 56601  
Telephone: 218-759-2057  
Fax: 218-759-2328  
Serving: Beltrami, Clearwater,  
Hubbard, Kittson, Lake of the  
Woods, Mahanomen, Marshall,  
Norman, Pennington, Polk,  
Red Lake, and Rousseau Counties

#### Bowie

Mississippi Delta Foundation  
819 Main Street  
Bowie, MN: 38701  
Telephone: 601-335-5291  
Fax: 601-335-5295  
Serving: Statewide excluding  
Issaquena, Sharkey, Humphreys,  
Madison, Leake, Kemper,  
Copiah, Hinds, Rankin, Newton,  
Smith, Jasper, Clarke, Jones,  
Wayne and Greene Counties

#### Mississippi

**Jackson**  
Friends of Children  
of Mississippi, Inc.  
4880 McWillie Circle  
Jackson, MS 39206  
Telephone: 601-362-1541  
Fax: 601-362-1613  
Serving: Issaquena, Sharkey,  
Humphreys, Madison, Leake,  
Kemper, Copiah, Hinds, Rankin,  
Newton, Smith, Jasper, Clarke,  
Jones, Wayne and Greene  
Counties

#### Missouri

**Kansas City**  
Center for Business  
Innovation, Inc.  
4747 Troost Avenue  
Kansas City, MO 64110  
Telephone: 816-561-8567  
Fax: 816-756-1530  
Serving: Platte, Jackson, Clay  
and Cass Counties

#### Jefferson City

Rural Missouri, Inc.  
1014 Northeast Drive  
Jefferson City, MO 65109  
Telephone: 573-635-0136  
Fax: 573-635-5636  
Serving: Statewide excluding  
Platte, Jackson, Clay and  
Cass Counties

#### Bozeman

Capital Opportunities  
District IX, Human Resources  
Development Council, Inc.  
321 East Main Street  
Suite 300  
Bozeman, MO 59715  
Telephone: 406-587-4486  
Fax: 406-585-3538  
Serving: Gallatin, Park and  
Meagher Counties

#### Montana

**Missoula**  
Montana Community  
Development Corporation  
103 East Main  
Missoula, MT 59802  
Telephone: 406-728-9234  
Fax: 406-542-6671  
Serving: Lake, Mineral, Missoula,  
Ravalli, and Sanders Counties

#### Nebraska

**Walthill**  
Rural Enterprise Assistance  
Project Center for Rural Affairs  
101 South Tallman Street  
P.O. Box 406  
Walthill, NE 68067  
Telephone: 402-846-5428  
Fax: 402-846-5420  
Serving: Antelope, Banner,  
Blaine, Boone, Box Butte, Boyd,  
Brown, Burt, Cass, Cedar, Cherry,  
Cheyenne, Colfax, Custer, Dawes,  
Deuel, Dixon, Gage, Garden,  
Garfield, Greeley, Holt, Jefferson,  
Johnson, Keya Paha, Kimball,  
Knox, Lancaster, Loup,  
McPherson, Morrill, Nance,  
Nemaha, Otoe, Pawnee, Pierce,  
Platte, Richardson, Rock, Saline,  
Saunders, Seward, Sheridan,  
Sioux, Scottsbluff, Thurston,  
Wayne and Wheeler Counties

#### Ogallala

West Central Nebraska  
Development District, Inc.  
201 East 2nd Street  
Suite C  
P.O. Box 599  
Ogallala, NE 69153  
Telephone: 308-284-6077  
Fax: 308-284-6070  
Serving: Arthur, Chase, Dawson,  
Dundy, Frontier, Furnas, Gosper,  
Grant, Hayes, Hitchcock, Hooker,  
Keith, Lincoln, Logan, Perkins,  
Red Willow, Thomas and  
McPherson Counties

## Nevada

**Carson City**  
Nevada Microenterprise Initiative  
116 East 7th Street  
Suite 3  
Carson City, NV 89701-5236  
Telephone: 775-841-1420  
Fax: 775-841-2221  
Serving: The state of Nevada

## New Jersey

**Cooperative Business Assistance Corporation**  
433 Market Street  
2nd Floor, Suite 201  
NJ 08102  
Telephone: 856-966-8181  
Fax: 856-966-0036  
Serving: Camden, Gloucester, Atlantic, Cape May, Cumberland, and Salem Counties

## Camden

**Greater Newark Business Development Consortium**  
744 Broad Street  
26th Floor  
Camden, NJ 07102  
Telephone: 973-242-4134  
Fax: 973-242-0485  
Serving: Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Passaic, Sussex, and Ocean Counties

## Jersey City

**Community Lending & Investment Corporation of Jersey City**  
30 Montgomery Street  
Jersey City, NJ 07302  
Telephone: 201-333-7797  
Fax: 201-946-9367  
Serving: The city of Jersey City

## Trenton

**Trenton Business Assistance Corporation**  
P.O. Box 2451  
36 South Broad Street  
Trenton, NJ 08608  
Telephone: 609-396-8272  
Fax: 609-396-8603  
Serving: Burlington, Hunterdon, Mercer, Warren, Phillipsburg Counties and portions of the city of Trenton

## Union

**Union County Economic Development Corporation**  
Liberty Hall Corporate Center  
1085 Morris Avenue  
Suite 531  
Union, NJ 07083  
Telephone: 908-527-1166  
Fax: 908-527-1207  
Serving: Union and Somerset Counties

## New Mexico

### Albuquerque

**Women's Economic Self Sufficiency Team**  
414 Silver SW  
Albuquerque, NM 87102-3239  
Telephone: 505-241-4760  
Fax: 505-241-4766  
Serving: The state of New Mexico

## New York

### Saranac Lake

**Adirondack Economic Development Corporation**  
Trudeau Road / P.O. Box 747  
Saranac Lake, NY 12983  
Telephone: 518-891-5523  
Fax: 518-891-9820  
Serving: Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Oneida, Oswego, St. Lawrence, Saratoga, Warren and Washington Counties

### Hudson

**Columbia Hudson Partnership**  
444 Warren Street  
Hudson, NY 12534-2415  
Telephone: 518-828-4718  
Fax: 518-828-0901  
Serving: Columbia County

### New York City

**Manhattan Borough Development Corp.**  
55 John Street  
17th Floor  
New York City, NY 10038  
Telephone: 212-791-3660  
Fax: 212-571-0873  
Serving: Manhattan

### Rochester

**Rural Opportunities Enterprise Center, Inc.**  
400 East Avenue  
Rochester, NY 14607  
Telephone: 716-340-3387  
Fax: 716-340-3326  
Serving: Onondaga, Ulster, Monroe, Schuyler, Chemung, Allegheny, Cattaraugus, Cayuga, Chataqua, Dutchess, Erie, Genesee, Greene, Livingston, Niagara, Ontario, Orange, Orleans, Putnam, Seneca, Steuben, Sullivan, Wayne, Wyoming and Yates Counties

## Centereach

**Community Development Corporation of Long Island**  
2100 Middle Country Road  
Suite 300  
Centereach, NY 11720  
Telephone: 631-471-1215  
Fax: 631-471-1210  
Serving: Suffolk and Nassau Counties

## New York

**New York Association for New Americans, Inc.**  
17 Battery Place  
New York, NY 10004  
Telephone: 212-425-5051  
Fax: 212-425-7260  
Serving: Queens

## Ithaca

**Alternatives Federal Credit Union**  
301 West State Street  
Ithaca, NY 14850  
Telephone: 607-273-3582  
Fax: 607-277-6391  
Serving: Schuyler, Tompkins, Tioga, Cortland, Chemung, and Broome Counties

## New York

**Renaissance Economic Development Corporation**  
180 Eldridge Street  
New York, NY 10002  
Telephone: 212-979-8988 x16  
Fax: 212-979-8811  
Serving: lower Manhattan, Brooklyn and Queens

## North Carolina

### Martin Lakes

**Self-Help Ventures Fund**  
301 West Main Street  
P.O. Box 3619  
Martin Lakes, NC 27701  
Telephone: 919-956-4400  
Fax: 919-956-4600  
Serving: Statewide excluding Watauga, Avery, Mitchell and Yancey Counties

### Boone

**W.A.M.Y. Community Action**  
Suite 2  
152 Southgate Drive  
P.O. Box 2688  
Boone, NC 28607  
Telephone: 828-264-2421  
Fax: 828-264-0952  
Serving: Watauga, Avery, Mitchell and Yancey Counties

## North Dakota

### Fargo

**Lake Agassiz Regional Development Corporation**  
417 Main Avenue  
Fargo ND 58103  
Telephone: 701-235-1197  
Fax: 701-235-6706  
Serving: Griggs, Bismarck, Mandan, Jamestown, Valley City

### Fargo

**Dakota Certified Development Corporation**  
51 Broadway  
Suite 500  
Fargo, ND 58102  
Telephone: 701-293-8892  
Fax: 701-293-7819  
Serving: Grand Forks, Devils Lake, Minot, Williston, Dickinson

# United States Small Business Administration (continued)

## Microloan Program Intermediary Lenders

### Ohio

**The Plains**  
Enterprise Development Corp.  
9030 Hocking Hills Drive  
The Plains, OH 45780-1209  
Telephone: 740-797-9646  
Fax: 740-797-9659

Serving: Adams, Ashland, Athens, Belmont, Brown, Carroll, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Highland, Holmes, Jackson, Jefferson, Knox, Lawrence, Meigs, Monroe, Morgan, Muskingum, Hocking, Noble, Perry, Pike, Ross, Scioto, Tuscarawas, Vinton, Washington and Hocking Counties

### Columbus

Columbus Countywide Development Corporation  
941 Chatham Lane  
Suite 300  
Columbus, OH 43221-2416  
Telephone: 614-645-6171  
Fax: 614-645-8588

Serving: The city of Columbus, Franklin, Delaware, Fairfield, Licking and Union Counties

### Cincinnati

Hamilton County Development Company  
1776 Mentor Avenue  
Cincinnati, OH 45212  
Telephone: 513-631-8292  
Fax: 513-631-4887

Serving: Adams, Brown, Butler, Clermont, Clinton, Hamilton, Warren and Highland Counties and the city of Cincinnati

### Akron

Women's Organization for Mentoring, Entrepreneurship and Networking  
526 South Main Street  
Akron, OH 44311-1058  
Telephone: 330-379-9280  
Fax: 330-379-3454

Serving: Mahoning, Medina, Stark, Summit and Wayne Counties

### Kent

Kent Regional Business Alliance  
College of Business  
No. 300-A  
Kent State University  
Kent, OH 44242  
Telephone: 330-672-2772  
Fax: 330-672-9338

Serving: Ashtabula, Geauga, Trumbull, Portage, Columbiana, Carroll, Holmes, Coshocton, Tuscarawas, and Harrison Counties

### Durant

Rural Enterprises, Inc.  
2912 Enterprise Boulevard  
P.O. Box 1335  
Durant, OH 74701  
Telephone: 580-924-5094  
Fax: 580-920-2745

Serving: Statewide excluding Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Haskell, Hayes, Hughes, Kay, Latimer, Leflore, Lincoln, Logan, McIntosh, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pittsburg, Pottawatomie, Rogers, Seminole, Sequoyah, Wagoner, Washington and Wayne counties including the city of Tulsa

### Tulsa

Oklahoma Tulsa Economic Development Corporation  
907 South Detroit Avenue  
Suite 1001  
Tulsa, OH 74120  
Telephone: 918-585-8332  
Fax: 918-585-2473

Serving: Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Haskell, Hayes, Hughes, Kay, Latimer, Leflore, Lincoln, Logan, McIntosh, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pittsburg, Pottawatomie, Rogers, Seminole, Sequoyah, Wagoner, Washington and Wayne counties and the city of Tulsa

### Oklahoma

Greenwood Community Development  
133 North Greenwood Avenue  
2nd floor  
Greenwood, OH 74120  
Telephone: 918-585-2084  
Fax: 918-585-9268

Serving: North Tulsa County

### Oregon

**Albany**  
Cascades West Financial Services, Inc.  
P.O. Box 686  
Albany, OR 97321  
Telephone: 541-924-8480  
Fax: 541-967-4651

Serving: Benton, Clackamas, Hood River, Jefferson, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington and Yamhill Counties

### Boise

Ida-Ore Planning and Development on Economic Development  
10824 West Executive Drive  
Boise, OR 83713  
Telephone: 208-322-7033  
Fax: 208-322-3569

Serving: Harney and Malheur Counties

### Medford

Southern Oregon Women's Access to Credit, Inc.  
33 North Central  
No. 209  
Medford, OR 97501  
Telephone: 541-779-3992  
Fax: 541-779-5195

Serving: Jackson, Josephine, Klamath, and Lake Counties

### Pennsylvania

#### Philadelphia

The Ben Franklin Technical Center of Southeast Pennsylvania  
11 Penn Center  
1835 Market Street  
Suite 1100  
Philadelphia, PA 19103  
Telephone: 215-972-6700  
Fax: 215-972-5588

Serving: Bucks, Chester, Delaware, Montgomery, Philadelphia Counties

#### Pittsburgh

Community Loan Fund of Southwest PA, Inc.  
425 Sixth Avenue  
Suite 260  
Pittsburgh, PA 15219  
Telephone: 412-201-2450  
Fax: 412-201-2451

Serving: Allegheny, Armstrong, Beaver, Butler, Indiana Counties

### Washington

The Washington County Council on Economic Development  
100 West Beau Street  
Suite 703  
Washington, PA 15301-4432  
Telephone: 724-228-6949  
Fax: 724-250-6602

Serving: Greene, Fayette, Washington, Westmoreland and Preston Counties

### Philadelphia

Philadelphia Commercial Development Corporation  
1315 Walnut Street  
Suite 600  
Philadelphia, PA 19107  
Telephone: 215-790-2210  
Fax: 215-790-2222

Serving: Philadelphia, Bucks, Chester, Delaware, Montgomery Counties

### Scranton

Pennsylvania MetroAction, Inc.  
222 Mulberry Street  
P.O. Box 4731  
Scranton, PA 18501-0431  
Telephone: 570-342-7711  
Fax: 570-347-6262

Serving: Luzerne, Lackawanna and Monroe Counties

### Oil City

Northwest Pennsylvania Regional Planning and Development Commission  
395 Seneca Street  
Oil City, PA 16301  
Telephone: 814-677-4800  
Fax: 814-677-7663

Serving: Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Warren and Venango Counties



<b>Altoona</b> Southern Alleghenies Planning and Development Commission 541 58th Street Altoona, PA 16602 Telephone: 814-949-6520 Fax: 814-949-6505 Serving: Bedford, Blair, Cambria, Fulton, Huntingdon and Somerset Counties	<b>South Carolina</b> <b>Columbia</b> Carolina Capital Investment Corp. 1441 Main Street Suite 900 Columbia, SC 29201 Telephone: 803-461-3800 Fax: 803-461-3826 Serving: Abbeville, Alken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Greenwood, Hampton, Horry, Jasper, Lancaster, Laurens, Lexington, Marion, Marlboro, McCormick, Hewlberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Union and York Counties	<b>Kyle</b> Lakota Fund P.O. Box 340 Kyle, SC 57752 Telephone: 605-455-2500 Fax: 605-455-2585 Serving: Bennett County, Pine Ridge Indian Reservation, and areas of Shannon and Jackson counties which are surrounded by Indian Lands and exclusive of northern Jackson County	<b>Oak Ridge</b> Technology 2020 1020 Commerce Park Drive Oak Ridge, TN 37830 Telephone: 423-220-2020 Fax: 423-220-2030 Serving: Anderson, Blount, Campbell, Clairborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier and Union Counties	<b>Texas</b> <b>San Antonio</b> ACCION Texas, Inc. 109 North San Saba San Antonio, TX 78207 Telephone: 210-226-3664 Fax: 210-226-2258 Serving: Aransas, Bee, Blanco, Brewster, Brooks, Burnet, Caldwell, Calhoun, Concho, Crocket, Culberson, Duval, Edwards, Fayette, Goliad, Gonzales, Hudspeth, Irion, Jackson, Jeff Davis, Jim Hogg, Jim Wells, Kenedy, Kimble, Kinney, Kleberg, Lampasas, LaSalle, Lavaca, Lee, Live Oak, Llano, Loving, Mason, McColough, McMullen, Menard, Midland, Nueces, Pecos, Presidio, Real, Reeves, San Patricio, San Saba, Schleicher, Sutton, Tarrant, Uvalde, Valverde and Victoria Counties	<b>Austin</b> Businesses Invest In Growth 1009 East 11th Street Suite 216 Austin, TX 78702 Telephone: 512-494-8044 Fax: 512-494-8043 Serving: Travis, Williamson, Hayes, and Bastrop, Blanco, Burnett, Gillespie, Lampassas, Lee, Llano, Mason, Mcculloch and San Sab Counties	<b>Waco</b> Business Resource Center Incubator 401 Franklin Avenue Waco, TX 76701 Telephone: 254-754-8898 Fax: 254-756-0776 Serving: Bell, Bosque, Coryell, Falls, Hill and McLennan Counties	
<b>Rio Piedras</b> Economic Development Corporation of San Juan 1103 Avenida Munoz Rivera or P.O. Box 191791 Rio Piedras, PR 00926 Telephone: 787-756-5080 Fax: 787-753-8960 Serving: The territory of Puerto Rico	<b>Charleston</b> Charleston Citywide Local Development Corporation 75 Calhoun Street 3rd Floor Charleston, SC 29403 Telephone: 843-724-3796 Fax: 843-724-7354 Serving: The city of Charleston	<b>Sisseton</b> NE South Dakota Economic Corp. 414 Third Avenue, East Sisseton, SC 57262-1598 Telephone: 605-698-7654 Fax: 605-698-3038 Serving: Beadle, Brown, Buffalo, Campbell, Clark, Codington, Day, Edmunds, Faulk, Grant, Hand, Hyde, Jerauld, Kingsbury, McPherson, Marshall, Miner, Potter, Roberts, Sanborn, Spink and Walworth Counties	<b>Knoxville</b> Economic Ventures, Inc. P.O. Box 3550 Knoxville, SC 37927-3550 Telephone: 423-594-8762 Fax: 423-594-8659 Serving: Anderson, Blount, Campbell, Clairborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union, Greene, Hancock, Hawkins, Sullivan, Washington, Johnson, Carter and Unicoi Counties	<b>Tennessee</b> <b>Columbia</b> South Central Tennessee Development District 815 South Main Street P.O. Box 1346 Columbia, TN 38402 Telephone: 931-381-2040 Fax: 931-381-2053 Serving: Bedford, Coffee, Franklin, Giles, Hickman, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, and Wayne Counties	<b>Sumter</b> Santee-Lynches Regional Development Corporation P.O. Box 1837 or 36 West Liberty Street Sumter, SC 29150 Telephone: 803-775-7381 Fax: 803-773-6902 Serving: Clarendon, Kershaw, Lee and Sumter Counties	<b>Rhode Island</b> <b>Providence</b> Rhode Island Coalition for Minority Investment 216 Weybosset Street 2nd Floor Providence, RI 02903 Telephone: 401-351-2999 Fax: 401-351-0990 Serving: The state of Rhode Island	<b>Saipan</b> <b>Saipan</b> Commonwealth Development Authority Island P.O. Box 2149, Saipan 96950 Telephone: 670-234-7145/6245 Fax: 670-234-7144 Serving: Saipan, Tinian and Rota Counties

# United States Small Business Administration (continued)

## Microloan Program Intermediary Lenders

**Houston**  
The Corporation for Economic  
Development of Harris County  
2223 West Loop South  
Suite 400  
Houston, TX 77027-5926  
Telephone: 713-840-8804  
Fax: 713-840-8806  
Serving: Brazoria, Chambers,  
Fort Bend, Galveston, Harris,  
Liberty, Montgomery and Waller  
Counties

**San Antonio**  
San Antonio Local Development  
Corporation  
215 South San Saba  
San Antonio, TX 78207  
Telephone: 210-207-8152  
Fax: 210-207-8151  
Serving: Atascosa, Bandera,  
Bexar, Comal, Frio, Gillespie,  
Guadalupe, Karnes, Kendall, Kerr,  
Medina and Wilson Counties

**San Antonio**  
Rural Development and Finance  
Corporation  
711 Navarro Street  
Suite 350  
San Antonio, TX 78205  
Telephone: 210-212-4552  
Fax: 210-212-9159  
Serving: Cameron, El Paso, Starr,  
Hidalgo, Willacy, Maverick, Dimmit,  
Webb, Zapata and Zavala Counties

**Dallas**  
Southern Dallas Development  
Corporation  
1402 Corinth  
Suite 1150  
Dallas, TX 75215  
Telephone: 214-428-7332  
Fax: 214-426-6847  
Serving: Parts of the city of Dallas

**Utah**  
**Salt Lake City**  
Utah Technology Finance Corp.  
177 East 100 South  
Salt Lake City, UT 84111  
Telephone: 801-741-4200  
Fax: 801-741-4249  
Serving: The state of Utah

**Vermont**

**St. Albans**  
Economic Development Council  
of Northern Vermont, Inc.  
155 Lake Street  
St. Albans, VT 05478  
Telephone: 802-524-4546  
Fax: 802-527-1081  
Serving: Chittenden, Franklin,  
Grand Isle, Lamoille and  
Washington Counties

**Burlington**  
Vermont Development Credit  
Union  
18 Pearl Street  
Burlington, VT 05401  
Telephone: 802-865-3404  
Fax: 802-862-8971  
Serving: Addison, Bennington,  
Orange, Rutland, Windham and  
Windsor Counties

**St. Johnsbury**  
Northern Community  
Investments Corporation  
20 Main Street  
P.O. Box 904  
St. Johnsbury, VT 05819  
Telephone: 802-748-5101  
Fax: 802-748-1884  
Serving: Caledonia, Coos, Essex,  
Grafton and Orleans Counties

**Virginia**  
**Arlington**  
Ethiopian Community  
Development Council, Inc.  
1038 South Highland Street  
Arlington, VA 22204  
Telephone: 703-685-0510  
Fax: 703-685-0529  
Serving: Prince William, Arlington,  
Fairfax Counties and the cities of  
Alexandria and Falls Church

**Lynchburg**  
Business Development Centre, Inc.  
147 Mill Ridge Road  
Lynchburg, VA 24502  
Telephone: 804-582-6100  
Fax: 804-582-6106  
Serving: Amherst, Appomattox,  
Bedford, Campbell counties, the  
cities of Lynchburg and Bedford,  
the towns of Amherst and Altavista

**Abingdon**  
People Incorporated  
of Southwest Virginia  
1173 West Main Street  
Abingdon, VA 24210  
Telephone: 540-623-9000  
Fax: 540-628-2931  
Serving: Buchanan, Dickenson,  
Lee, Russell, Scott, Washington,  
Wise, Pulaski, Giles, Montgomery  
and Floyd Counties and the cities  
of Bristol and Norton

**Richmond**  
Richmond Economic  
Development Corporation  
530 East Main Street  
Suite 510  
Richmond, VA 23219  
Telephone: 804-780-3013  
Fax: 804-788-4310  
Serving: In the city of Richmond,  
Enterprise Zone Areas

**Portsmouth**  
Center for Community  
Development  
440 High Street  
Suite 204  
Portsmouth, VA 23704  
Telephone: 757-399-0925  
Fax: 757-399-2642  
Serving: Hampton, Portsmouth  
and the Tidewater areas

**Richmond**  
Virginia Community  
Development Loan Fund  
1624 Hull Street  
Richmond, VA 23224  
Telephone: 804-233-2014  
Fax: 804-233-2158  
Serving: The counties of  
Henrico, Chesterfield,  
Goochland, Hanover, Powhatan,  
Petersburg and Hopewell, and  
the city of Richmond not served  
by Richmond Economic  
Development Corporation

**Roanoke**  
Total Agency Against Poverty (TAP)  
This Valley Works  
145 Campbell Avenue, SW  
P.O. Box 2868  
Roanoke, VA 24001-2868  
Telephone: 540-982-3859 x4391  
Fax: 540-343-8544  
Serving: Alleghany, Bath,  
Borecourt, Craig and Roanoke  
Counties

**Washington**  
**Everett**  
Snohomish County Private  
Industry Council  
728 134th Street SW  
Suite A-10, Everett  
Everett, WA 98204  
Telephone: 425-743-9659  
Fax: 425-742-1177  
Serving: Adams, Chelan,  
Douglas, Grant, King, Kitsap,  
Kittitas, Klickitat, Okanogan,  
Pierce, Skagit, Snohomish,  
Whatcom, Yakima Counties,  
and San Juan Island

**Richland**  
Tri-Cities Enterprise Association  
2000 Logston Boulevard  
Richland, WA 99352  
Telephone: 509-375-3258  
Fax: 509-375-4838  
Serving: Benton and Franklin  
Counties

**Yakima**  
Washington Association  
for Minority Entrepreneurs  
24 South 3rd Avenue  
Yakima, WA 98902  
Telephone: 509-453-5133  
Fax: 509-453-5165  
Serving: Mattawa and Othello  
cities in Grant County; Moses  
Lake and Royal City in Adams  
County; Walla Walla County and  
Pasco in Franklin County and  
Yakima City in Yakima County

# United States Small Business Administration Microloan Program Technical Assistance Grant Providers

## West Virginia

**Wheeling**  
Ohio Valley Industrial and Business  
Development Corporation  
P.O. Box 1029  
1140 Chapline Street  
Wheeling, WV 26003  
Telephone: 304-232-7722  
Fax: 304-232-7727  
Serving: Marshall, Ohio, Wetzel,  
Brooke, Hancock and Tyler  
Counties

## Washington, PA

The Washington County Council  
on Economic Development  
703 Courthouse Square  
Washington, PA 15301  
Telephone: 412-228-6816  
Fax: 412-250-6502  
Serving: Preston and Monongalia  
Counties, West Virginia

## Sutton

Mountain CAP  
of West Virginia, Inc.  
105 Jerry Burton Drive  
Sutton, WV 26601  
Telephone: 304-765-7738  
Fax: 304-765-7308  
Serving: Barbour, Braxton, Clay,  
Fayette, Gilmer, Lewis, Nicholas,  
Randolph, Roane, Upshur and  
Webster Counties

## Wisconsin

**Fond du Lac**  
Advocap, Inc.  
19 West 1st Street  
P.O. Box 1108  
Fond du Lac, WI 54935  
Telephone: 920-922-7750  
Fax: 920-922-7214  
Serving: Fond du Lac, Green  
Lake and Winnebago Counties

## Almena

Impact Seven, Inc.  
126 Soo Avenue East  
Almena, WI 54805-9900  
Telephone: 715-357-3334  
Fax: 715-357-6233  
Serving: statewide with the  
exceptions of Fond du Lac,  
Green Lake, Kenosha,  
Milwaukee, Oasukee, Racine,  
Walworth, Waukesha,  
Washington and Winnebago  
Counties and inner-city  
Milwaukee

## Milwaukee

Wisconsin Women's Business  
Initiative Corporation  
2745 North Dr. Martin Luther  
King Jr. Drive  
Milwaukee, WI 53212  
Telephone: 414-263-5450  
Fax: 414-263-5456  
Serving: Kenosha, Milwaukee,  
Ozaukee, Racine, Walworth,  
Washington and Waukesha  
Counties

## Alaska

**Juneau**  
Juneau Economic Development  
Council  
612 West Willoughby  
Suite A  
Juneau, AK 99801-1732  
Phone: 907-463-3662  
Fax: 907-463-3929  
Serving: Alaska Panhandle  
through SBDCs\*

## California

**San Francisco**  
Women's Initiative  
for Self Employment  
1390 Market Street  
Suite 113  
San Francisco, CA 94102  
Phone: 415-247-9473  
Fax: 415-247-9471  
Serving: Defined sectors of  
San Francisco Bay Area

## Connecticut

**Stamford**  
Women's Business  
Development Center  
400 Main Street  
Suite 500  
Stamford, CT 06902  
Phone: 203-353-1750  
Fax: 203-353-1084  
Serving: Ansonia, Beacon Falls,  
Bethel, Bridgeport, Bridgewater,  
Brookfield, Danbury, Darien, Derby,  
Easton, Fairfield, Greenwich,  
Milford, Monroe, New Canaan,  
New Fairfield, New Milford,  
Newtown, Norwalk, Oxford,  
Redding, Ridgefield, Seymour,  
Shelton, Sherman, Stamford,  
Stratford, Trumbull, Weston,  
Westport and Wilton Counties

## Florida

Fort Myers  
Lee County Employment and  
Economic Development Corp.  
2774 First Street  
Fort Myers, FL 33916  
Phone: 941-337-2300  
Fax: 941-337-4558  
Serving: Community  
Redevelopment Areas  
of Lee County including  
Charleston Park, Dunbar,  
Harlem Heights, North Fort  
Myers and State Road 80

## Illinois

**Chicago**  
Women's Business  
Development Center  
8 South Michigan Avenue  
Suite 400  
Chicago, IL 60603  
Phone: 312-853-3477  
Fax: 312-853-0145  
Serving: Boone, Cook, DeKalb,  
DuPage, Kane, Kankakee,  
Kendall, Lake, McHenry, Will  
and Winnebago Counties

## Indiana

**Jeffersonville**  
Community Action  
of Southern Indiana  
1613 East 8th Street  
P.O. Box 843  
Jeffersonville, IN 47130  
Phone: 812-288-6451, x112  
Fax: 812-284-8314  
Serving: Clark, Crawford, Floyd,  
Harrison, Orange, Scott and  
Washington Counties

## Iowa

**Iowa City**  
Institute for Social  
and Economic Development  
1901 Broadway  
Suite 313  
Iowa City, IA 52240  
Phone: 319-338-2331  
Fax: 319-338-5824  
Serving: The state of Iowa

## Kansas

**Dodge City**  
Great Plains Development, Inc.  
100 Military Plaza  
Suite 128  
Dodge City, KS 67801  
Phone: 316-227-6406  
Fax: 316-225-6051  
Serving: The state of Kansas

## Michigan

**Benton Harbor**  
Cornerstone Alliance  
38 West Wall Street  
P.O. Box 428  
Benton Harbor, MI 49023-0428  
Phone: 616-925-6100  
Fax: 616-925-4471  
Serving: Berrien County and  
the city of Benton Harbor

## Minnesota

**St. Paul**  
Neighborhood Development  
Center, Inc.  
651 1/2 University Avenue  
St. Paul, MN 55104  
Phone: 651-291-2480  
Fax: 651-291-2597  
Serving: Districts 3.5, 6, 8, 9 and 16  
of the city of St. Paul



## United States Small Business Administration (continued)

### Microloan Program Intermediary Lenders

**Missouri**

**Kansas City**  
Community Development  
Corporation of Kansas City  
2420 East Linwood Boulevard  
Suite 110  
Kansas City, MO 64109  
Phone: 816-924-5800  
Fax: 816-921-3350  
Serving: Cass, Clay, Platte, Ray  
and Jackson Counties

**Montana**

**Helena**  
Montana Department of  
Commerce - SBDC\* Division  
1424 9th Avenue  
P.O. Box 200505  
Helena, MT 59620-0505  
Phone: 406-444-4325  
Fax: 406-444-1872  
Serving: (through SBDCs\*)  
Cascade, Chouteau, Fergus,  
Glacier, Golden Valley, Judith  
Basin, Musselshell, Petroleum,  
Pondera, Teton, Toole and  
Wheatland Counties, and the  
Blackfeet, Flathead, and Fort Peck  
Reservations, and the Crow,  
Fort Belknap, Northern Cheyenne  
and Rocky Boys Reservations  
and their Trust Lands

**New Mexico**

**Albuquerque**  
New Mexico Community  
Development Loan Fund  
P.O. Box 705  
700 4th Street, SW,  
Albuquerque, NM 87102-0705  
Phone: 505-243-3196  
Fax: 505-243-8803  
Serving: The state of New Mexico

**New York**

**Brooklyn**  
Brooklyn Economic  
Development Corporation  
175 Remsen Street  
Suite 350  
Brooklyn, NY 11201  
Phone: 718-522-4600  
Fax: 718-797-9286  
Serving: The five boroughs of  
New York City

**North Carolina**

**Raleigh**  
North Carolina Rural Economic  
Development Center, Inc.  
4021 Cary Drive  
Raleigh, NC 27610  
Phone: 919-250-4314  
Fax: 919-250-4325  
Serving: The state of North Carolina

**Pennsylvania**

**Philadelphia**  
Women's Opportunities  
Resource Center  
1930 Chestnut Street  
Suite 1600  
Philadelphia, PA 19103  
Phone: 215-564-5500  
Fax: 215-564-0933  
Serving: Bucks, Montgomery,  
Philadelphia, Chester and  
Delaware Counties

**Texas**

**Corpus Christi**  
Corpus Christi Chamber  
of Commerce  
1201 North Shoreline  
P.O. Box 640  
Corpus Christi, TX 78403  
Phone: 361-881-1888  
Fax: 361-882-4256  
Serving: Nueces and San Patricio  
Counties

**Vermont**

**Burlington**  
Champlain Valley Office of  
Economic Opportunity, Inc.  
95 North Avenue  
Burlington, VT 05401  
or P.O. Box 1603  
Burlington, VT 05402  
Phone: 802-860-1417  
Fax: 802-860-1387  
Serving: The state of Vermont

**Virginia**

**Radford**  
Virginia Small Business  
Development Center Business  
Assistance Network  
P.O. Box 6953  
Radford, VA 24142  
Phone: 804-371-8200  
Fax: 804-371-8111  
Serving: The state of Virginia  
through the SBDCs\*

**Alabama**

**Mobile**  
Women's Business Assistance  
Center  
1301 Azalea Road  
Suite 201A  
Mobile, AL 36693  
Telephone: 334-660-2725

**Alaska**

**Anchorage**  
Women's Fund (A Program  
of the YWCA of Anchorage)  
245 West Fifth Avenue  
P.O. Box 102059  
Anchorage, AK 99510-2059  
Telephone: 907-274-1524

**American Samoa**

**Pago, Pago**  
American Samoa's Women's  
Business Center  
P.O. Box 6849  
Pago, Pago, AS 96799  
Telephone: 684-699-6580

**Arkansas**

**Pine Bluff**  
Good Faith Fund  
Arkansas Enterprise Group  
2304 W. 29th  
Pine Bluff, AR 71603  
Telephone: 870-535-6233

**Arizona**

**Phoenix**  
Self-Employment Loan Fund, Inc.  
201 N. Central Avenue  
Suite CC10  
Phoenix, AZ 85073-1000  
Telephone: 602-340-8834

**Tucson**  
Arizona Council  
for Economic Conversion  
P.O. Box 42108  
Tucson, AZ 85733  
Telephone: 520-620-1241

**California**

**Fort Bragg**  
WEST Company - Fort Bragg Cntr.  
306 East Redwood Avenue  
Suite 2  
Fort Bragg, CA 95437  
Telephone: 707-964-7571

**Ukiah**

WEST Company - Ukiah Office  
Center  
367 North State Street  
Suite 201  
Ukiah, CA 95482  
Telephone: 707-458-3553

**San Francisco**

Women's Initiative for Self  
Employment - Spanish Center  
1398 Valencia Street  
San Francisco, CA 94110  
Telephone: 415-826-5090

**San Francisco**

Renaissance Entrepreneurship  
Center  
275 Fifth Street  
San Francisco, CA 94103-4120  
Telephone: 415-541-8580

**El Monte**

Women's Enterprise  
Development Corporation  
10505 Valley Boulevard  
No. 600  
El Monte, CA 91731  
Telephone: 628-401-1190

Small Business Development Center

<b>San Francisco</b> Women's Initiative for Self Employment 450 Mission Street Suite 402 San Francisco, CA 94105 Telephone: 415-247-9473	<b>Hartford</b> The Entrepreneurial Center of Hartford's College for Women 50 Elizabeth Street Hartford, CT 06105 Telephone: 860-768-5618	<b>Greater Atlanta</b> Small Business Project 55 Marietta Street, NW Suite 2000 Atlanta, GA 30303 Telephone: 404-659-5955	<b>Indiana</b> <b>Fort Wayne</b> Women's Bureau Inc. Women's Enterprise 3521 Lake Avenue Suite 1 Fort Wayne, IN 46805-5533 Telephone: 219-424-7977	<b>Taneytown</b> Women's Business Institute, Inc. 222 East Baltimore Street Taneytown, MD 21787 Telephone: 410-756-2334
<b>Oakland</b> Women's Initiative for Self Employment 11611 Telegraph Avenue Suite 702 Oakland, CA 94612 Telephone: 510-451-3415	<b>District of Columbia</b> <b>Washington</b> Women's Business Center of the Capital Area 1001 Connecticut Avenue NW Suite 312 Washington, DC 20036 Telephone: 202-785-4WBC	<b>Hawaii</b> <b>Honolulu</b> The Women's Financial Resource Center 1111 Bishop Street No. 204 Honolulu, HI 96813 Telephone: 808-941-8253	<b>Kansas</b> <b>Lenexa</b> Enterprise Center of Johnson County 9875 Widmer Road Lenexa, KS 66215 Telephone: 913-438-2282	<b>Maryland</b> <b>Baltimore</b> Women's Entrepreneurs of Baltimore, Inc. 1118 Light Street Suite 202 Baltimore, MD 21230 Telephone: 410-727-4921
<b>Long Beach</b> Women's Enterprise Development Corporation 235 East Broadway Suite 506 Long Beach, CA 90802 Telephone: 562-983-3747	<b>Delaware</b> <b>Wilmington</b> YWCA of New Castle County 233 King Street Wilmington, DE 19801 Telephone: 302-658-7161	<b>Iowa</b> <b>Iowa City</b> Institute for Social and Economic Development 1901 Broadway Suite 313 Iowa City, IO 52240 Telephone: 800-888-4733	<b>Maine</b> <b>Wiscasset</b> Coastal Enterprises Inc. P.O. Box 268 Wiscasset, ME 04578 Telephone: 207-882-7552	
<b>Colorado</b> <b>Colorado Springs</b> MiCasa Career Resource Center for Women, Inc. 31 North Farragut Avenue Colorado Springs, CO 80909 Telephone: 719-327-2039	<b>Florida</b> <b>Pensacola</b> Women's Business Assistance Center of Northwest Florida 6235 North Davis Highway No. 111B Pensacola, FL 32504 Telephone: 850-484-2765	<b>Idaho</b> <b>Boise</b> Women's Entrepreneurial Mentoring Systems, Inc. P.O. Box 190893 Boise, ID 83719-0893 Telephone: 208-334-1696	<b>Michigan</b> <b>Ann Arbor</b> Center for Empowerment and Economic Development 2002 Hogback Road Suite 12 Ann Arbor, MI 48105 Telephone: 734-677-1400	
<b>Denver</b> MiCasa Career Resource Center for Women, Inc. 700 Knox Court Denver, CO: 80204 Telephone: 303-573-1333	<b>Georgia</b> <b>Atlanta</b> Women's Economic Development Agency 675 Ponce de Leon Avenue Atlanta, GA 30308 Telephone: 404-853-7680	<b>Illinois</b> <b>Chicago</b> Women's Business Development Center 8 South Michigan Avenue Suite 400 Chicago, IL 60603 Telephone: 312-853-3477	<b>Grand Rapids</b> Grand Rapids Opportunities for Women 25 Sheldon Street SE Suite 210 Grand Rapids, MI 49503 Telephone: 616-458-3404	
<b>Connecticut</b> <b>Stanford</b> Women's Business Development Center 400 Main Street, Suite 500 Stanford, CT 06901 Telephone: 203-353-1750			<b>Detroit</b> Detroit Entrepreneurship Institute, Inc. 455 W. Fort Street Detroit, MI 48226 Telephone: 313-961-8426	

# United States Small Business Administration (continued)

## Women's Business Centers

<b>Minnesota</b>	<b>Montana</b>	<b>Farmington</b>	<b>New York</b>	<b>Ohio</b>
<b>Fosston</b> The People's Connection Minnesota Women's Business Center 226 East First Street Fosston, MN 56542 Telephone: 218-435-2134	<b>Missoula</b> Montana Community Development Corporation 103 East Main Missoula, MT 59802 Telephone: 406-728-9234	Women's Economic Self- Sufficiency Team Corp. 1909 East 20th Street Suite 6 Farmington, NM 87401 Telephone: 505-325-0678	<b>Manhattan</b> Women's Venture Fund, Inc. 240 West 35th Street Suite 201 Manhattan, NY 10001 Telephone: 212-732-7500	<b>Canton</b> Pyramid Career Services (Micro-Business Assistance) 2400 Cleveland Avenue North Canton, OH 44709 Telephone: 330-453-3767
<b>St. Paul</b> Women Venture 2324 University Avenue West St. Paul, MN 55114 Telephone: 651-646-3808	<b>Helena</b> Business Resource Center at Career Training Institute 347 North Last Chance Gulch Helena, MT 59601 Telephone: 406-443-0800	<b>Santa Fe</b> Women's Economic Self- Sufficiency Team Corp. P.O. Box 32804 Santa Fe, NM 87594-2084 Telephone: 505-988-5030	<b>Brooklyn</b> The Local Development Corporation of East New York 80 Jamaica Avenue Brooklyn, NY 11207 Telephone: 718-385-6700	<b>Athens</b> Women's Business Resource Program of Southeast Ohio 20 East Circle Drive Suite 174 Athens, OH 45701 Telephone: 614-593-1797
<b>Missouri</b>	<b>New Hampshire</b>	<b>Taos</b>	<b>North Carolina</b>	<b>Cleveland</b>
<b>St. Louis</b> National Association of Women's Business Owners 7165 Delmar Street Suite 204 St. Louis, MO 63130 Telephone: 314-863-0046	<b>Portsmouth</b> Women's Business Center 150 Greenleaf Avenue Unit 8 Center Portsmouth, NH 03801 Telephone: 603-430-2892	Women's Economic Self- Sufficiency Team Corp. Box 5007 NDCBU Taos, NM 87571 Telephone: 1-800-GO-WESST	<b>Fayetteville</b> North Carolina Center for Women Business Owners 230 Hay Street Fayetteville, NC 28301 Telephone: 910-323-3377	Glenville Development Corporation Micro-Enterprise Program 10640 St. Clair Avenue Cleveland, OH 44108 Telephone: 216-851-8724
Grace Hill Neighborhood Services 2600 Hadley Street St. Louis, MO 63106 Telephone: 314-539-9506	<b>New Jersey</b>	<b>Roswell</b> Women's Economic Self- Sufficiency Team Corp. 200 West First Street Suite 202 Roswell, NM 88201 Telephone: 1-800-GO-WESST	<b>Durham</b> North Carolina Institute of Minority Economic Development 114 S. Parrish Street 6th Floor Durham, NC 27701 Telephone: 919-956-8889	<b>Columbus</b> Ohio Women's Business Development Council, Inc. 462 West Broad Street Columbus, OH 43215 Telephone: 614-238-6081
<b>Bound Brook</b> New Jersey Association of Women Business Owners 225 Hamilton Street Bound Brook, NJ 08805-2042 Telephone: 732-560-9752	<b>New Mexico</b>	<b>Albuquerque</b> Women's Economic Self- Sufficiency Team Corp. 414 Silver Southwest Street Albuquerque, NM 87102 Telephone: 505-241-4758	<b>North Dakota</b>	<b>Elyria</b> Women's Development Center Lorain City Community College JA Spitzer Center 1005 Abbe Road Elyria, OH 44035 Telephone: 440-366-4188
<b>Las Cruces</b> Women's Economic Self- Sufficiency Team Corp. P.O. Box 444 301 North Solano Suite 2 Las Cruces, NM 88004-0444 Telephone: 505-541-1583	<b>Las Vegas</b> Southern Nevada Certified Development Company 2770 S. Maryland Parkway Suite 212 Las Vegas, NV 89109 Telephone: 702-732-3998	<b>Nevada</b>	<b>Bismarck</b> Women and Technology Partnership P.O. Box 2535 Bismarck, ND 58502 Telephone: 701-328-5885	<b>Maumee</b> Women's Entrepreneurial Network 1605 Holland Road Suite A3 Maumee, OH 43614 Telephone: 330-379-2772
<b>Kansas City</b> Center for Business Innovation, Inc. 4747 Troost Avenue Kansas City, MO 64110-1727 Telephone: 816-960-7403	<b>Mississippi</b>	<b>Greenville</b> Mississippi Action for Community Education 119 South Theobald Street Greenville, MS 38701 Telephone: 601-335-3523	<b>Fargo</b> Women's Business Institute 320 North Fifth Street Suite 203 Fargo ND 58107-2043 Telephone: 701-235-6488	



<p><b>Akron</b> Women's Organization for Mentoring, Entrepreneurship and Networking 526 South Main Street Suite 235 Akron, OH 44311-4403 Telephone: 330-379-9280</p>	<p><b>Pennsylvania</b> <b>Philadelphia</b> Women's Business Development Center 1315 Walnut Street Suite 1116 Philadelphia, PA 19107-4711 Telephone: 215-790-9232</p>	<p><b>Tennessee</b> <b>Nashville</b> The Women's Resource Center Nashville NAWCBO Chapter 1112 8th Avenue South Nashville, TN 37203 Telephone: 615-248-3474</p>	<p><b>United States Virgin Islands</b> <b>St. Croix</b> St. Croix Foundation for Community Development, Inc. 202 Chandler's Wharf Gallows Bay St. Croix, VI 00802 Telephone: 340-773-4995</p>	<p><b>Washington</b> <b>Seattle</b> Women's Business Center at Community Capital Development 1437 South Jackson Street Suite 302 Seattle, WA 98122-0283 Telephone: 206-324-4330</p>
<p><b>Columbus</b> Ohio Women's Business Resource Network 77 South High Street 28th Floor Columbus, OH 43215-6108 Telephone: 614-466-2682</p>	<p><b>Texas</b> <b>Temple</b> Texas Center for Women's Business Enterprise P.O. Box 1992 Temple, TX 76503 Telephone: 254-773-4815</p>	<p><b>Tennessee</b> <b>Nashville</b> The Women's Resource Center Nashville NAWCBO Chapter 1112 8th Avenue South Nashville, TN 37203 Telephone: 615-248-3474</p>	<p><b>United States Virgin Islands</b> <b>St. Croix</b> St. Croix Foundation for Community Development, Inc. 202 Chandler's Wharf Gallows Bay St. Croix, VI 00802 Telephone: 340-773-4995</p>	<p><b>Washington</b> <b>Seattle</b> Women's Business Center at Community Capital Development 1437 South Jackson Street Suite 302 Seattle, WA 98122-0283 Telephone: 206-324-4330</p>
<p><b>Columbus</b> Central Ohio Women's Business Development Center 37 North High Street Columbus, OH 43215 Telephone: 614-621-0881</p>	<p><b>Texas</b> <b>Fort Worth</b> Fort Worth Business Assistance Center 100 East 25th Street Suite 400 Fort Worth, TX 76102 Telephone: 817-871-6009</p>	<p><b>Tennessee</b> <b>Nashville</b> The Women's Resource Center Nashville NAWCBO Chapter 1112 8th Avenue South Nashville, TN 37203 Telephone: 615-248-3474</p>	<p><b>United States Virgin Islands</b> <b>St. Croix</b> St. Croix Foundation for Community Development, Inc. 202 Chandler's Wharf Gallows Bay St. Croix, VI 00802 Telephone: 340-773-4995</p>	<p><b>Washington</b> <b>Seattle</b> Women's Business Center at Community Capital Development 1437 South Jackson Street Suite 302 Seattle, WA 98122-0283 Telephone: 206-324-4330</p>
<p><b>Oregon</b> <b>Medford</b> Southern Oregon Women's Access to Credit 33 North Central Suite 209 Medford, OR 97501 Telephone: 541-779-3992</p>	<p><b>Virginia</b> <b>Alexandria</b> South Fairfax Regional Business Partnership, Inc. 6911 Richmond Highway Suite 290 Alexandria, VA 22306 Telephone: 703-277-7700</p>	<p><b>Tennessee</b> <b>Nashville</b> The Women's Resource Center Nashville NAWCBO Chapter 1112 8th Avenue South Nashville, TN 37203 Telephone: 615-248-3474</p>	<p><b>United States Virgin Islands</b> <b>St. Croix</b> St. Croix Foundation for Community Development, Inc. 202 Chandler's Wharf Gallows Bay St. Croix, VI 00802 Telephone: 340-773-4995</p>	<p><b>Washington</b> <b>Seattle</b> Women's Business Center at Community Capital Development 1437 South Jackson Street Suite 302 Seattle, WA 98122-0283 Telephone: 206-324-4330</p>
<p><b>Tigard</b> ONABEN - A Native American Business Network 11825 SW Greenburg Road Suite B3 Tigard, OR 97233 Telephone: 503-968-1500</p>	<p><b>Virginia</b> <b>Alexandria</b> South Fairfax Regional Business Partnership, Inc. 6911 Richmond Highway Suite 290 Alexandria, VA 22306 Telephone: 703-277-7700</p>	<p><b>Tennessee</b> <b>Nashville</b> The Women's Resource Center Nashville NAWCBO Chapter 1112 8th Avenue South Nashville, TN 37203 Telephone: 615-248-3474</p>	<p><b>United States Virgin Islands</b> <b>St. Croix</b> St. Croix Foundation for Community Development, Inc. 202 Chandler's Wharf Gallows Bay St. Croix, VI 00802 Telephone: 340-773-4995</p>	<p><b>Washington</b> <b>Seattle</b> Women's Business Center at Community Capital Development 1437 South Jackson Street Suite 302 Seattle, WA 98122-0283 Telephone: 206-324-4330</p>
<p><b>Wisconsin</b> <b>Milwaukee</b> Wisconsin Women's Business Initiative Corporation 2745 North Dr. Martin Luther King Jr. Dr. Milwaukee, WI 53212 Telephone: 414-263-5450</p>	<p><b>Virginia</b> <b>Alexandria</b> South Fairfax Regional Business Partnership, Inc. 6911 Richmond Highway Suite 290 Alexandria, VA 22306 Telephone: 703-277-7700</p>	<p><b>Tennessee</b> <b>Nashville</b> The Women's Resource Center Nashville NAWCBO Chapter 1112 8th Avenue South Nashville, TN 37203 Telephone: 615-248-3474</p>	<p><b>United States Virgin Islands</b> <b>St. Croix</b> St. Croix Foundation for Community Development, Inc. 202 Chandler's Wharf Gallows Bay St. Croix, VI 00802 Telephone: 340-773-4995</p>	<p><b>Washington</b> <b>Seattle</b> Women's Business Center at Community Capital Development 1437 South Jackson Street Suite 302 Seattle, WA 98122-0283 Telephone: 206-324-4330</p>
<p><b>Wisconsin</b> <b>Milwaukee</b> Wisconsin Women's Business Initiative Corporation 2745 North Dr. Martin Luther King Jr. Dr. Milwaukee, WI 53212 Telephone: 414-263-5450</p>	<p><b>Virginia</b> <b>Alexandria</b> South Fairfax Regional Business Partnership, Inc. 6911 Richmond Highway Suite 290 Alexandria, VA 22306 Telephone: 703-277-7700</p>	<p><b>Tennessee</b> <b>Nashville</b> The Women's Resource Center Nashville NAWCBO Chapter 1112 8th Avenue South Nashville, TN 37203 Telephone: 615-248-3474</p>	<p><b>United States Virgin Islands</b> <b>St. Croix</b> St. Croix Foundation for Community Development, Inc. 202 Chandler's Wharf Gallows Bay St. Croix, VI 00802 Telephone: 340-773-4995</p>	<p><b>Washington</b> <b>Seattle</b> Women's Business Center at Community Capital Development 1437 South Jackson Street Suite 302 Seattle, WA 98122-0283 Telephone: 206-324-4330</p>
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<p><b>Wisconsin</b> <b>Milwaukee</b> Wisconsin Women's Business Initiative Corporation 2745 North Dr. Martin Luther King Jr. Dr. Milwaukee, WI 53212 Telephone: 414-263-5450</p>	<p><b>Virginia</b> <b>Alexandria</b> South Fairfax Regional Business Partnership, Inc. 6911 Richmond Highway Suite 290 Alexandria, VA 22306 Telephone: 703-277-7700</p>	<p><b>Tennessee</b> <b>Nashville</b> The Women's Resource Center Nashville NAWCBO Chapter 1112 8th Avenue South Nashville, TN 37203 Telephone: 615-248-3474</p>	<p><b>United States Virgin Islands</b> <b>St. Croix</b> St. Croix Foundation for Community Development, Inc. 202 Chandler's Wharf Gallows Bay St. Croix, VI 00802 Telephone: 340-773-4995</p>	<p><b>Washington</b> <b>Seattle</b> Women's Business Center at Community Capital Development 1437 South Jackson Street Suite 302 Seattle, WA 98122-0283 Telephone: 206-324-4330</p>

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**Boston Region**  
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Suite 100  
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Telephone: 781-794-5632  
Fax: 781-794-5633  
Serving: Connecticut, Maine,  
Massachusetts, New Hampshire,  
Rhode Island, Vermont

**Chicago Region**  
500 West Monroe  
Suite 3300  
Chicago, IL 60661  
Telephone: 312-382-7506  
Fax: 312-382-6935  
Serving: Illinois, Indiana,  
Michigan, Ohio, Wisconsin

**Dallas Region**  
1910 Pacific Avenue  
Suite 2000  
Dallas, TX 75201  
Telephone: 972-761-8010  
Fax: 972-761-8019  
Serving: Colorado, New Mexico,  
Oklahoma, Texas

**Kansas City Region**  
2345 Grand Avenue  
Suite 1200  
Kansas City, MO 64108  
Telephone: 816-234-8151  
Fax: 816-234-8088  
Serving: Iowa, Kansas, Minnesota,  
Missouri, Nebraska, North Dakota,  
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**Memphis Region**  
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Suite 1900  
Memphis, TN 38137  
Telephone: 901-818-5706  
Fax: 901-821-5311  
Serving: Arkansas, Kentucky,  
Louisiana, Mississippi,  
Tennessee

**New York Region**  
20 Exchange Place  
Room 6036  
New York, NY 10005-3201  
Telephone: 917-320-2621  
Fax: 917-320-2913  
Serving: Delaware,  
District of Columbia, Maryland,  
New Jersey, New York,  
Pennsylvania, Puerto Rico  
and Virgin Islands

**San Francisco Region**  
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**Federal Housing Finance Board**  
Federal Home Loan Bank System  
Community Investment Contacts

**Atlanta District**

1475 Peachtree Street, NE  
Atlanta, GA 30309  
Mail to: P.O. Box 105565  
Atlanta, GA 30348  
Telephone: 404-888-8435  
Fax: 404-888-5560  
Serving: Alaska, Washington  
D.C., Florida, Georgia, Maryland,  
South Carolina, North Carolina,  
Virginia

**Boston District**

One Financial Center  
20th Floor  
Boston, MA 02111  
Mail to: P.O. Box 9106 GMF  
Boston, MA 02205-9106  
Telephone: 617-330-9872  
Fax: 617-292-9645  
Serving: Connecticut, Maine,  
Massachusetts, New Hampshire,  
Vermont, Rhode Island

**Cincinnati District**

Atrium II  
Suite 1000  
221 East Fourth Street  
Cincinnati, OH 45202  
Mail to: P.O. Box 598  
Cincinnati, OH 45201  
Telephone: 513-852-7615  
Fax: 513-852-7647  
Serving: Kentucky, Ohio,  
Tennessee

**Chicago District**

111 East Wacker Drive  
Suite 700  
Chicago, IL 60601  
Telephone: 312-565-5705  
Fax: 312-565-5823  
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**Dallas District**

8500 Freeport Parkway, South  
Suite 100  
Irving, TX 75063-2547  
Mail to: P.O. Box 619026  
Dallas/Forth Worth TX 75261-9026  
Telephone: 214-441-8636  
Fax: 214-441-8577  
Serving: Arkansas, Louisiana,  
Mississippi, New Mexico, Texas

**Des Moines District**

907 Walnut Street  
Des Moines, IA 50309  
Telephone: 515-281-1175  
Fax: 515-565-5823  
Serving: Iowa, Minnesota,  
Missouri, North Dakota,  
South Dakota

**Indianapolis District**

8250 Woodfield Crossing Blvd.  
Indianapolis, IN 46206  
Mail to: P.O. Box 60  
Indianapolis, Indiana 46206  
Telephone: 317-465-0428  
Fax: 317-465-03786  
Serving: Idaho, Michigan

**New York District**

7 World Trade Center  
Floor 22  
Community Investment  
New York, NY 10048-1185  
Telephone: 212-441-6824  
Fax: 212-441-6859  
Serving: New Jersey, New York,  
Puerto Rico, Virgin Islands

**Pittsburgh District**

601 Grant Street  
Pittsburgh, PA 15219-4455  
Telephone: 412-288-2820  
Fax: 412-288-4578  
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**San Francisco District**

307 East Chapman Ave  
Orange, CA 92665  
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San Francisco, CA 94120-7948  
Telephone: 714-633-0154  
Fax: 414-616-2626  
Serving: Arizona, Nevada,  
California

**Seattle District**

1501 Fourth Avenue  
19th Floor  
Seattle, WA 98101-1693  
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Fax: 206-340-8711  
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Idaho, Montana, Oregon, Utah,  
Wyoming, Washington

**Topeka District**

2 Townsite Plaza  
120 East 6th Street  
Topeka, KS 66603  
Mail to: P.O. Box 176  
Topeka, KS 66601-0176  
Telephone: 785-233-0507 x 565  
Fax: 785-234-1765  
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Nebraska, Oklahoma

**Office of the Comptroller of the Currency**  
Community Affairs Contacts in District Offices

**Northeastern District**

1114 Avenue of the Americas  
Suite 3900  
New York, NY 10036-7180  
Telephone: 212-790-4053, x593  
Fax: 212-790-4098  
150 Federal Street  
2nd floor  
Boston, MA 02110-1745  
Telephone: 617-424-4995  
Fax: 617-424-4992  
Serving: Connecticut, Delaware,  
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Maryland, Massachusetts,  
New Jersey, New Hampshire,  
New York, Pennsylvania,  
Rhode Island, Vermont

**Midwestern District**

2345 Grand Boulevard  
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Kansas City, MO 64108-2683  
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816-556-1836  
Fax: 816-556-1892  
Serving: Iowa, Kansas,  
Minnesota, Missouri, Nebraska,  
North Dakota, South Dakota

**Central District**

One Financial Place  
Suite 2700  
440 South LaSalle Street  
Chicago, IL 60605-1073  
Telephone: 312-360-8876  
Fax: 312-435-0951  
Serving: Illinois, Indiana,  
Kentucky, Michigan, Ohio,  
Wisconsin

**Southeastern District**

Marquis One Tower  
Suite 600  
245 Peachtree Center Avenue, NE  
Atlanta, GA 30303-1223  
Telephone: 404-588-4515, x 518  
Fax: 404-588-4532  
Serving: Alabama, Florida,  
Georgia, Mississippi, North  
Carolina, South Carolina,  
Tennessee, Virginia, West  
Virginia



**Office of Thrift Supervision  
Regional Offices**

**Northeast Region**

10 Exchange Place  
18th Floor  
Jersey City, NJ 07302  
Telephone: 201-413-7343 or  
201-413-7509  
Fax: 201-413-7541  
Serving: Maine, Vermont,  
New Hampshire, Massachusetts,  
Rhode Island, Connecticut,  
Pennsylvania, New York, West  
Virginia, Delaware, New Jersey

**Southeast Region**

1475 Peachtree Street, NE  
Atlanta, GA 30309  
Telephone: 404-888-8443 or  
404-888-8532  
Fax: 404-897-1861  
Serving: Alabama, Georgia,  
Florida, South Carolina,  
North Carolina, Virginia,  
Maryland, Washington, DC,  
Puerto Rico, Virgin Islands

**Central Region**

Madison Plaza  
Suite 1300  
200 West Madison Street  
Chicago, IL 60606  
Telephone: 312-917-5022 or  
312-917-5066  
Fax: 312-917-5002  
Serving: Illinois, Indiana,  
Wisconsin, Ohio, Michigan,  
Kentucky, Tennessee

**West Region**

Pacific Telesis Tower  
1 Montgomery Street  
Suite 400  
San Francisco, CA 94104  
Telephone: 415-616-1551  
Fax: 415-616-1752  
101 Stewart Street  
Suite 1210  
Seattle, WA 98101  
Telephone: 206-553-5469  
Fax: 206-553-5475  
Serving: Washington, Montana,  
Oregon, Idaho, Wyoming,  
California, Nevada, Utah,  
Arizona, Alaska, Hawaii, Guam

**Midwest Region**

122 W. John Carpenter Freeway  
Suite 600  
Irving, TX 75261-9027  
Telephone: 972-281-2114 or  
972-281-2206  
Fax: 972-281-2073  
Serving: North Dakota,  
South Dakota, Minnesota, Iowa,  
Nebraska, Colorado, Kansas,  
Missouri, New Mexico,  
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